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MAY 10 2016

CONSUMER PROTECTION DIVISION
SEATTLE

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May 6, 2016

Via First Class US Mail

Office of the Attorney General
1125 Washington Street SE
PO Box 40100
Olympia, WA 98504-0100

Re: Notice of Data Security Event

Dear Sir or Madam:

We represent Ameris Bank, 11100 San Jose Blvd., Jacksonville, Florida 32223, and are writing to notify you of a data security incident that may have compromised the security of personal information of one (1) Washington residents. By providing this notice, Ameris Bank does not waive any rights or defenses regarding the applicability of Washington law or personal jurisdiction.

Nature of the Data Security Event

On Thursday March 10, 2016, Ameris Bank discovered suspicious activity relating to one of their loan officer's email accounts. Ameris Bank immediately began an investigation into the nature and scope of this incident. Through the ongoing investigation, Ameris Bank determined that an unauthorized individual had gained access to the loan officer's email account from February 2, 2016 to March 10, 2016, and that information contained in the email account was accessible to the unauthorized individual for this period of time. As part of the investigation into this incident, Ameris Bank manually reviewed the contents of the loan officer's email account to determine what information was accessible to the unauthorized individual. As part of this manual review, which concluded on May 2, 2016, Ameris Bank determined the following types of information was contained in the loan officer's email account: social security number, birth date, passport number, driver's license, and financial institution account numbers.

Notice to the Affected Washington Residents

While Ameris Bank's investigation continues, Ameris Bank is taking appropriate steps to notify individuals potentially affected by this incident. Ameris Bank provided notification to the potentially affected individuals on May 5, 2016 in substantially the same form as the letters attached hereto as **Exhibit A**.

Other Steps Taken and To be Taken

Ameris Bank takes this incident, and the security of the personal information in its care, very seriously. As part of its ongoing commitment to the security of personal information, it is working to implement additional safeguards and provide additional mandatory training to its employees on safeguarding the privacy and security of information on its systems. We have also terminated access by the unauthorized individual to the loan officer's email account.

To support potentially affected individuals, Ameris Bank has provide its phone number and an email address to answer questions about this incident and to provide information relating to protection against identity theft and fraud. Ameris Bank will provide affected individuals access to a one year membership to credit monitoring and identity protection services through Experian, at no cost to the affected individual. Ameris Bank is also providing notice of this incident to its primary federal regulator and other state regulators, as required.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security compromise and response, please contact me at 215-977-4081.

Very truly yours,



Jennifer A. Coughlin of
LEWIS BRISBOIS BISGAARD & SMITH LLP

JAC:ncl
Enclosure
cc: Office of the Attorney General
Consumer Protection Division
800 5th Ave., Suite 2000
Seattle, WA 98104-3188

EXHIBIT A



<<Consumer Name>>
<<Address>>
<<City, State Zip Code>>

Wednesday, May 4, 2016

RE: Notice of Data Security Event

Dear <<Consumer Name>>,

I am writing to inform you of a recent data privacy event that may impact the security of your personal information. While we are unaware of any actual or attempted misuse of this information, we take this incident very seriously. We are providing you with this notice to ensure that you are aware of the incident and what we are doing, so that you may take steps to protect your personal information should you feel it is appropriate to do so.

WHAT HAPPENED? On March 10, 2016, we discovered suspicious activity relating to one of our loan officer's email account. We immediately began an investigation into the nature and scope of this incident. Through the ongoing investigation, we determined that an unauthorized individual had gained access to the loan officer's email account from February 2, 2016 to March 10, 2016, and that information contained in the email account was accessible to the unauthorized individual for this period of time.

WHAT INFORMATION WAS INVOLVED? As a part of our investigation, we manually reviewed the contents of the loan officer's email account to determine what information was accessible to the unauthorized individual. As a part of this manual review, which concluded on May 2, 2016, we determined information relating to you including your social security number, birth date, passport number, driver's license, and financial institution account numbers may have been in the loan officer's email account. This information was provided to us by either you or a related individual as part of a loan application.

WHAT ARE WE DOING? We take this incident, and the security of your personal information, very seriously. We have terminated the unauthorized individual's access to the loan officer's email account. We have also taken additional steps to strengthen our already stringent security measures to protect the security of information in our possession and control. As a result of this incident, we are providing additional information to you on how to better protect against identity theft and fraud. We are also providing you access to a complimentary 12 month membership with Experian's ProtectMyID Elite credit monitoring and identity restoration services. The enclosed Privacy Safeguards Information contains instructions on how to enroll and receive these free services as well as additional information on ways to protect against identity theft and fraud.

WHAT CAN YOU DO? Please review the enclosed information on how to better protect against misuse of your personal information. You can enroll to receive access to the 12 free months of credit monitoring and identity restoration services we are offering to you. You can also visit the Federal Trade Commission's website at <https://www.identitytheft.gov> for additional information on identity theft and data protection.

FOR MORE INFORMATION. Again, we are sorry for the inconvenience and concern this incident causes you. The security of personal information is one of our highest priorities. Should you have any questions about the information in this letter or ways you can protect yourself from the possibility of identity theft, please call us at 800-553-7150. To enroll in Experian's ProtectMyID Elite service, contact us within 90 days of this letter to receive your activation code.

Sincerely,

A handwritten signature in cursive script that reads "Sandra J. Bruton".

Sandra Bruton
Information Security Officer
Ameris Bank

NOTICE OF PRIVACY SAFEGUARDS

To help protect your identity, we are offering you access to a complimentary 12 month membership of Experian's ProtectMyID Elite credit monitoring and identity restoration services. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Please contact us at 800-553-7150 within 90 days of this letter to receive further information to enroll in this service.

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: **August 31, 2016** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll**: www.protectmyid.com/protect
3. PROVIDE Your Activation Code: Please contact **800-553-7150 to receive your activation code.**

If you have questions or need an alternative to enrolling online, please call (866) 751-1324 and provide engagement #: PC101210.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian credit report.
 - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance¹:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

You may take action directly to further protect against identity theft or other financial loss. We encourage you to be vigilant against incidents of identity theft over the next twelve to twenty-four months by reviewing your account statements regularly and monitoring your credit reports for suspicious activity. If you believe that you may be the victim of suspected identity theft, you should promptly report this to Ameris Bank. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

¹Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

NOTICE OF PRIVACY SAFEGUARDS

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files.

To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
800-685-1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com/freeze/center.html

TransUnion LLC
P.O. Box 2000
Chester, PA 19022-2000
800-909-8872
www.transunion.com/freeze

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General, the consumer reporting agencies, or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/idtheft, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. This notice has not been delayed because of law enforcement; however, instances of known or suspected identity theft should be reported to law enforcement, the Attorney General in the individual's state of residence, and the FTC. State Attorneys General may also have advice on preventing identity theft. Individuals can also learn more about placing a fraud alert or security freeze on their credit files by contacting the FTC or their state's Attorney General. **For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, www.ncdoj.gov.