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August 21, 2008

Director of Consumer Affairs and Business Regulation  
Ten Park Plaza, Suite 5170  
Boston, MA 02116

Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108

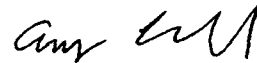
Subject: Notification of Possible Information Compromise

Ladies and Gentlemen:

On behalf of United Bank of Idaho, the main office of which is at 185 South Main Street, Driggs, Idaho 83422, I am notifying you of a possible information compromise affecting residents of Massachusetts.

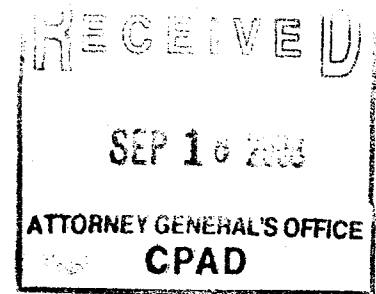
On July 30, 2008, a back-up computer tape containing name, account numbers and Social Security numbers of three (3) residents of Massachusetts was lost in transit. The tape was not encrypted. It was being transported by an employee performing data processing for the banks. We have no reason to believe that the data on the tape have been accessed, and since specialized equipment is required to read the tape, we believe that the risk of misuse is low. Nevertheless, we mailed notification on August 21, 2008, to the affected individuals and are providing them with free credit monitoring for a year.

Sincerely,



Amy B. Lovell

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September 12, 2008

Scott D. Schafer  
Deputy Division Chief  
Consumer Protection Division  
Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108

Subject: Contents of Notification of Possible Information Compromise regarding  
Sheridan State Bank, Shoshone First Bank, United Bank of Idaho, and Jackson  
State Bank & Trust

Dear Mr. Schafer:

I am in receipt of your request for copies of the notification that we provided to Massachusetts residents in connection with the above-referenced possible information compromises. Enclosed please find copies of the requested correspondence.

Your request states that you wish to ensure compliance with G.L. ch. 93H. You highlight that this Massachusetts statute, section 3, references providing residents with certain information in the content of the notice. We note that section 5 ("Applicability of other state and federal laws") of the Massachusetts statute provides that "a person who maintains procedures for responding to a breach of security pursuant to federal laws, rules, regulations, guidance, or guidelines, is deemed to be in compliance with this chapter if the person notifies affected Massachusetts residents in accordance with the maintained or required procedures when a breach occurs; provided further that the person also notifies the attorney general and the director of the office of consumer affairs and business regulation of the breach as soon as practicable and without unreasonable delay following the breach. The notice to be provided to the attorney general and the director of the office of consumer affairs and business regulation shall consist of, but not be limited to any steps the person or agency has taken or plans to take relating to the breach pursuant to the applicable federal law, rule, regulation, guidance or guidelines; provided further that if said person or agency does not comply with applicable federal laws, rules, regulations, guidance or guidelines, then it shall be subject to the provisions of this chapter."

Pursuant to section 5 of the Massachusetts statute, the notice content that the four above-referenced banks provided to residents conformed to applicable federal guidelines,

specifically, 12 CFR Part 30 Appendix B, Supplement A, III.B.1 ("Content of Customer Notice"). We also followed G.L. ch. 93H in providing section 5's requisite notice to the Office of the Attorney General and the Director of Consumer Affairs and Business Regulation. Please let me know if you have any additional questions or would like any additional information.

Sincerely,

A handwritten signature in cursive script that reads "Amy Lovell".

Amy B. Lovell

Enclosures

August 21, 2008

<Name>  
<Address>  
<Address>

**Important Information from United Bank of Idaho**

Dear Customer:

At United Bank of Idaho we value the relationship we have with you and the trust you have in us. Regretfully, we have learned that a bag containing a data tape, which had information about you and your United Bank of Idaho account(s) on it, was lost while being transported between processing sites. The tape included your name, address, Social Security number and information, including account numbers, about your current United Bank of Idaho accounts and any United Bank of Idaho accounts you have closed since September 2006.

As soon as we learned that the bag did not arrive at its destination, we immediately contacted law enforcement and began our own thorough investigation. Because we believe the lost bag may have been discarded and because special equipment is needed to retrieve the tape's contents, it is highly unlikely that your information will be misused. Nevertheless, we continue to work with the authorities to locate the bag and tape.

At this time there is no indication that your information has been misused, but we encourage you to take the steps outlined in this letter and enclosed information sheet to reduce any potential risk to you.

To further protect you, we have arranged for a free one-year membership to Identity Guard<sup>®</sup> CreditProtectX3<sup>SM</sup>. This service monitors your credit files at all three of the national credit reporting agencies and notifies you of certain suspicious activities that could indicate potential identity theft. **Please be aware that if you want this service you must take one of these steps below to enroll. By law we cannot enroll for you.** At the end of your free, one-year membership, your subscription will be canceled and you will not be billed.

To sign up for this service at no cost to you, please take one of the following actions by **September 30, 2008**:

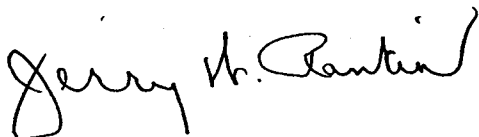
- Visit [www.identityguard.com/alert](http://www.identityguard.com/alert) or
- Call 1-866-594-0570

You will need to provide the following verification code when you enroll: **<code>**

(Note: this code is complex to safeguard your identity; it must be entered or provided exactly as shown, without spaces).

If you have any questions, please call (866) 390-3921. Phone Bankers are available to assist you Monday through Friday between 10:00 a.m. and 4:00 p.m., Mountain Time. Thank you for your attention in this matter.

We apologize that this situation has occurred and for any concern it may cause you.



Jerry Rankin  
President  
United Bank of Idaho

Enclosure

CreditProtectX3 is a service provided by Intersections Inc.

## Steps you can take to safeguard your personal information

To protect against the misuse of your personal information, we recommend that you consider placing a security alert on your credit bureau file. We recommend that if you are enrolling in a credit monitoring service, such as Identity Guard<sup>®</sup> CreditProtectX3<sup>SM</sup>, you enroll in the monitoring service prior to placing the security alert. Please be advised that placing the security alert first may delay establishing monitoring services.

A security alert marker would cause any issuer of credit to use additional scrutiny for any request for new or increased credit. This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail stores. You must contact one of the credit bureaus, below, directly to request this alert.

TransUnion  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92634  
1-800-680-7289

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285

Experian  
P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742

We recommend that you also take these additional precautions with your accounts:

- Review account activity often, for at least the next 12 months, and report any suspicious activity immediately to the appropriate financial institution. United Bank of Idaho customers may monitor their United Bank of Idaho account activity on line by visiting [www.UnitedBankofIdaho.com](http://www.UnitedBankofIdaho.com).
- Do not use any part of your Social Security number as passwords.
- Consider changing your United Bank of Idaho online banking password by calling United Bank of Idaho or visiting any United Bank of Idaho location.
- Information regarding steps you can take to protect against identity theft is available from the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). If you don't have Internet access, you can call the FTC's Identity Theft Hotline toll-free at 1-877-IDTHEFT (1-877-438-4338). We encourage you to report any incidents of identity theft to the FTC.

We suggest you periodically check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the nationwide consumer credit reporting companies every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 877-322-8228.