



11/12/2024

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Re: Notice of Data Breach

Dear Click or tap here to enter text.:

Maintaining the confidentiality of your personal information is important to us. Accordingly, this letter is to notify you of an incident which resulted in the unintentional exposure of your personal information and the steps we have taken to correct it.

What Happened

On September 19, 2024, Ally learned that a vendor call center agent accessed your Ally deposit account(s) and information Ally maintains about your account(s) outside of the scope of their job responsibilities.

What Information Was Involved

The information the vendor agent had access to included your name, Social Security number, date of birth, address, e-mail address, phone number, bank account number, state issued identification number or driver license number, password/pin, secret/challenge questions and answers, IP address, electronic/digitized signature, and card information including a partial debit card number and expiration date.

What We Are Doing

We have investigated the matter, and as a precautionary measure, in addition to our standard fraud monitoring, we have implemented supplemental fraud monitoring to help detect and prevent unauthorized activity on your Ally account(s). We have contacted you, or will attempt to contact you, to reset your log in credentials, issue new account number(s), checks, and any affiliated cards related to your deposit account(s).

What You Can Do

To assist you in your efforts to monitor for potential ID theft, we have engaged Sontiq, a TransUnion Company at our expense, to provide you with world class ID Theft services. You must activate your services within 60 days of the receipt of this letter, after which your services will remain active for a period of three (3) years. The services include resolution assistance by certified fraud experts in the event of fraud or identity theft, and a variety of credit services.

To obtain these services, please visit <https://myidentity.sontiq.com/activate> and insert code:
ALLYSTQ10724

Below are additional measures you may elect to take as a consumer to help safeguard your personal information.

- Review the “Guide to Protecting Yourself from Identity Theft” enclosed with this letter.
- Remain vigilant over the next 12 to 24 months and report any suspicious activity to us as soon as possible.
- Review additional information about how Ally protects our customers by visiting ally.com/security and visit ally.com/privacy to review our online privacy notice and learn more about Ally’s privacy practices.
- In general, use strong passwords whenever they are needed—change them often, do not share them, and use multi-factor authentication when offered.

We understand how frustrating this experience may be for you and apologize for not meeting your expectations. Nothing is more important to us than doing it right for you. If you need further assistance, please visit www.ally.com log in to our app, or you can contact us directly at **1.833.305.2559**.

Thank you, as always, for letting us be your ally.



Credit Report, Score and Monitoring

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- An initial 3-bureau credit report and credit score. A credit report is a snapshot of a consumer's financial history and primary tool leveraged for determining credit-related identity theft or fraud.
- Unlimited online access to a TransUnion credit report and score, with score factors and analysis that can be updated daily. A credit score is a three-digit number calculated based on the information contained in a consumer's credit report at a particular point in time.
- Online credit score trending with an intuitive graph that displays the change in your credit score over time, giving you more control over your financial health.
- Daily 3-bureau credit monitoring and email alerts when key changes to your TransUnion credit file occur. Credit alerts are a powerful tool to protect against identity theft and can enable quick action against potentially fraudulent activity.
- Access to TransUnion credit lock provides you with the ability to instantly lock and unlock your TransUnion Credit Report and provides online access to dispute items on your credit file.
- Unlimited access to online educational resources concerning credit management, fraud victim assistance and identity theft prevention.
- Access to identity restoration agents to assist you with questions about credit, identity theft and fraud. In the unlikely event that you become a victim of identity theft, a restoration agent will help resolve identity fraud issues.
- Access to up to \$1,000,000 identity theft expense reimbursement insurance.^[1] Resolving identity theft or fraud can sometimes involve expenses, including lawyer fees, loss of wages and more. Expense reimbursement insurance can help pay covered costs associated with the resolution process.

^[1] Underwritten by certain Underwriters at Lloyd's, under a master group policy issued in the name of Cyberscout Limited, Sontiq Inc. and all subsidiaries for the benefit of members. Expense reimbursement insurance is only available upon successful enrollment in the online monitoring service. Please see www.sontiq.com/terms-of-use for details.

Guide to Protecting Yourself from Identity Theft

Please review the following information, which will assist you in combating the possibility of identity theft or fraud.

Review Credit Reports

Even if you do not take advantage of the free Credit Report, Score, and Monitoring offer, you can get a free credit report once a year from each of the three credit agencies (Experian, TransUnion, and Equifax). Go to www.annualcreditreport.com or call **1.877.322.8228**. You may order one, two or all three credit reports at the same time, or you may stagger your requests over a 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as wrong home address, the wrong employer, or a wrong social security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

Even if you do not find suspicious activity at first, continue to regularly review your credit reports, bank, credit, and other account statements for any unauthorized or suspicious activity. Identity thieves sometimes do not use information right away.

Place a Fraud Alert

You may also wish to file a fraud alert with the credit reporting agencies. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus to place the alert. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, as a result.

If You Become a Victim of Identity Theft

If you find suspicious activity on your credit reports or believe your personal information is being misused, you may wish to take the following steps:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report because many creditors will want it to take care of problems, and you will need it to place a security freeze on your credit file.
- File a complaint with the FTC at <http://ftc.gov/idtheft> or by calling **1.877.IDTHEFT**. Your complaint will be accessible to law enforcers for their investigations.
- Report identity theft or fraud to your financial institutions.
- Report identity theft or fraud to the three major credit bureaus and request a security or credit freeze be placed. A freeze prohibits a credit reporting agency from releasing any information from your credit report without your written authorization. There is no charge for you to place a security freeze on your credit report.

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P.O. Box 6790, Fullerton, CA 92834
Phone: 1.800.680.7289
Equifax, Consumer Fraud Division
P.O. Box 105069, Atlanta, GA 30348
Phone: 1.800.525.6285
Experian, National Consumer Assistance
P.O. Box 1017, Allen, TX 75013
Phone: 1.888.397.3742

For more information on identity theft, contact the Federal Trade Commission:

Identity Theft Hotline: **1.877.438.4338**

Web: www.ftc.gov/idtheft; Mail: Identity Theft Clearinghouse,
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600 Pennsylvania Ave., N.W., Washington, DC 20580



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What Information Was Involved

The information the vendor agent had access to included your name, Social Security number, date of birth, address, e-mail address, phone number, bank account number, state-issued identification number or driver license number, password/pin, secret/challenge questions and answers, IP address, electronic/digitized signature, and card information including a partial debit card number and expiration date.

What We Are Doing

Upon review of your deposit account(s), our records reflect that your deposit account(s) with Ally are closed. We have implemented supplemental fraud monitoring and controls to detect and prevent unauthorized account openings using your information at Ally.

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Credit Report, Score and Monitoring

*Note: You must be over age 18 with a credit file to take advantage of the product

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