



1/28/2025

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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 December 31, 2024, Ally discovered that your Ally credit card account was inadvertently accessible to another customer's online profile due to a vendor system error. Additionally, a payment to your Credit Card account was scheduled during this time without your consent.

What Information Was Involved

The information involved included your last 4 digits of your credit card number, last 4 digits of your bank account number, email address, phone number, account balance, and transaction history.

What We Are Doing

We have investigated the matter and removed your account information from the incorrect customer profile. Additionally, we cancelled or returned the unauthorized scheduled payment. If your bank has charged you a non-sufficient funds fee for the returned payment, please contact us at 888-366-2559 and we will apply a credit for the amount to your balance. For the security of your account and to avoid any future unauthorized activity, your balance, if any, has been transferred to a new account number. We will send you replacement card(s), so please destroy any cards in your possession with the prior account number. Your new card(s) should arrive in 7-10 business days, but please contact us if you need your replacement card sooner, or if the replacement card has not been received. In addition, be sure to update your account number with any merchants that charge your card regularly to ensure they have the updated account number. As a standard business practice, we will continue to proactively monitor your Ally accounts for any potential fraudulent transactions or activity.

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: Click or tap here to enter text.

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 888-366-2559.

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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| TransUnion Fraud Victim Assistance Department |
| 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,

Federal Trade Commission

600 Pennsylvania Ave., N.W., Washington, DC 20580