



Chase (OH4-7101)

3415 Vision Drive

Columbus, OH 43219-6009

December 9, 2025

Important: We want to make you aware of an incident

Reference Number:

Dear

We take the security of your information seriously and want to let you know about an incident related to your personal and financial information.

Here's what happened and how it affects you

Our courier reported that a package from our branch at 492 Boston Rd in Billerica, MA went missing on its way to our processing facility. The package contained checks and other paperwork from transactions, including yours, that we processed on or around October 10, 2025. The information included your name, address, and account number.

We have no indication that your information has been used inappropriately as we believe that the package is still within the courier's system. We are working with the courier to locate it and have opened a claim with them. If the courier finds the documents, the package will be re-routed to us.

Important next steps

- **Please Read "Additional Steps to Help Protect Yourself,"** which is enclosed with this letter, for additional information on protective measures you can take.
- **Remain vigilant over the next 12 to 24 months.** Please review your credit reports and account statements for any unauthorized transactions or incidents of suspected identity theft and promptly notify us of activity related to your Chase accounts.

We're here to help

We deeply regret any concern or inconvenience resulting from this issue and are committed to working with you to help minimize any potential impact.

If you have questions, please call us anytime at 1-888-745-0091. We accept operator relay calls.

Enclosed: Additional Steps to Help Protect Yourself document
Important Information for Massachusetts Residents

JPMorgan Chase Bank, N.A. Member FDIC

You Can Take Additional Steps to Help Protect Yourself

Place a one-year fraud alert on your credit file

An **initial one-year fraud alert** tells anyone requesting your credit file that you might be at risk for fraud. A lender should verify that you have authorized any request to open a credit account in your name, increase the credit limit and/or get a new card on an existing account. If the lender can't verify this, they shouldn't process the request.

Contact any one of the credit reporting agencies to set up an initial one-year fraud alert.

Equifax
PO Box 105069
Atlanta, GA 30348
1-800-525-6285
equifax.com

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
experian.com

TransUnion
PO Box 2000
Chester, PA 19016
1-800-680-7289
transunion.com

Place a security freeze on your credit file

A **security freeze** on your credit file prevents anyone from accessing your credit report and therefore from issuing credit in your name. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.**

Contact all three of the credit reporting agencies above to set up a security freeze with each of them.

Order your free annual credit reports

Visit annualcreditreport.com or call 1-877-322-8228 to get a free copy of your credit reports. Once you receive them:

- Verify that all information is correct.
- Look for discrepancies such as accounts you didn't open or creditor inquiries you didn't authorize.
- Contact the credit reporting agency if you notice incorrect information or have questions.

Manage your personal information

- Carry only essential documents with you.
- Be cautious about sharing your personal information with anyone else.
- Shred receipts, statements, and other documents containing sensitive information.
- Use anti-virus software on your computer and keep it updated.

Use tools to monitor your credit and financial accounts

- We suggest that you carefully review your credit reports and bank, credit card and other account information on chase.com and in statements for any transaction you don't recognize.
- We can provide copies of past statements at no cost to you.
- Call us at 1-888-745-0091 to report unauthorized transactions.
- Work with us to close your account(s) and open new ones with new account numbers.
- Create alerts with your credit card company and bank to notify you of activity.
- File an identity-theft report with your local police and contact the credit reporting agency that issued the report if you find unauthorized or suspicious activity on your credit report.

Get more information about identity theft and ways to protect yourself

- Visit experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/
- Call the Federal Trade Commission (FTC) identity theft hotline at 1-877-438-4338 (TTY: 1-866-653-4261) or visit IdentityTheft.gov

Important Information for Massachusetts Residents

Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. You can place, lift, or remove a security freeze on your credit report free of charge.**

If you are the victim of identity theft, you have the right to file a police report and obtain a copy.

For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.	Equifax Security Freeze PO Box 105788 Atlanta, GA 30348 1-800-349-9960 equifax.com/personal/credit-report-services/	Experian Security Freeze PO Box 9554 Allen, TX 75013 1-888-397-3742 experian.com/freeze/credit-enter.html	TransUnion Security Freeze PO Box 160 Woodlyn, PA 19094 1-888-909-8872 transunion.com/creditfreeze
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When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past five years
- Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification
- Social Security Card, pay stub or W2
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

Additional details

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide:

- Proper identification (including name, address, and social security number)
- PIN number or password provided to you when you placed the security freeze, as well as
- The identities of those entities or individuals you would like to receive your credit report

You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.