



<<Date>>

Customer Name>>

<<Address Line 1>>

<<Address Line 2>>

<<Address Line 3>>

Dear <Customer Name>,

At Banco Popular de Puerto Rico (BPPR), we take customer privacy and the protection of your information very seriously. We are reaching out to inform you that we recently identified a security incident that may have exposed certain information about your debit card.

What happened?

After completing a thorough investigation, BPPR—a subsidiary of Popular, Inc.—identified an unauthorized access to certain information associated to your debit card.

What personal information was involved?

The following personal information may have been exposed: your name, the card number ending in XXXX, and your personal identification number (PIN).

What did we do?

For your safety, we have taken several precautionary measures to protect your account. Between the months of October and November 2024, we sent you a replacement card and deactivated the potentially compromised card to eliminate the risk of misuse of the information contained therein by a third party.

Additionally, as part of our protocols, we engaged and cooperated with law enforcement agencies and adjusted our security measures.

Additional security recommendations

We share information about the measures you can implement to protect your information:

- **Report an incident:** You can contact the Federal Trade Commission (FTC) or law enforcement to report incidents of identity theft or to learn about other ways to protect yourself. To learn more, go to www.ftc.gov/idtheft, call (877) IDTHEFT (1.877.438.4338), or write to the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
- **Freeze or restrict access:** In addition, you can contact each of the credit reporting agencies to place a security freeze at no charge to restrict access to your credit report.
 - You must provide your name, address, date of birth, Social Security number and other personal information. After receiving your request, each credit reporting agency will

send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

- **Delete information:** If you discover information on your credit report arising from a fraudulent transaction, request that the credit reporting agency delete that information from your credit report file.
- **Monitor your account:** You should remain vigilant over the next 12 to 24 months, including by regularly reviewing your account statements and monitoring free credit reports. If you identify any unusual or suspicious activity in your account's transaction history, please contact us at 787-763-3046 or 1-855-763-3046.
- **Place fraud alerts:** You may place a fraud alert in your credit report file by calling just one of the three nationwide credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. A fraud alert can make it more difficult for someone to get credit in your name because it alerts creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit.
- **Obtain a free copy of your credit report:** Under the Fair Credit Reporting Act (FCRA), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com, calling 1.877.322.8228, or contacting the nationwide credit reporting agencies at:

Equifax	Experian	TransUnion
(800) 685-1111	(888) 397-3742	(888) 909-8872
PO Box 740241 Atlanta, GA 30374-0241	PO Box 9701 Allen, TX 75013	Fraud Victim Assistance Division PO Box 2000 Chester, PA 19022
www.Equifax.com/personal/credit-report-services	www.Experian.com/help	www.TransUnion.com/credit-help

- **Other rights:** You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit:
https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.docx
(in English) or https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09_es.docx (in Spanish).
- **For residents of Massachusetts:** You have the right to obtain a police report if you are a victim of identity theft.



We regret any inconvenience or concern this incident may have caused. For additional information, please contact us at 787-763-3046 or 1-855-763-3046 and one of our representatives will gladly assist you. You can also visit www.popular.com/en/security/ for additional recommendations on how to keep your accounts more secure.

Si no puede leer este aviso, por favor contáctenos al 787-763-3046 o al 1-855-763-3046, para obtener ayuda con la preferencia de idioma.

Cordially,

Customer Service Department
Banco Popular de Puerto Rico