



[Return Address]

[DATE]

[Recipient's Name]

[Recipient's Street Address]

[Recipient's City, State, Zip]

Notification of Security Incident from Citizens

Dear Valued Customer,

We are writing to inform you of a recent incident that may affect the security of your personal information. At Citizens, we take the privacy and protection of information entrusted to us seriously. We are notifying you of the incident, offering you the opportunity to enroll in complimentary credit monitoring and identity protection services, and providing you with steps you can take to help protect your personal information.

What Happened. Your account information was accessed outside the scope of authorized business purposes and shared with a third party vendor between April 23, 2026 and May 15, 2026.

What Information Is Involved. Your name, address, credit or debit card number with expiration and security code.

What We Are Doing. If there were fraudulent transactions on your card, a replacement has already been sent. If you have not received a new card after 6/1/2026 you may contact the bank and request a replacement. In addition, we are providing a **complimentary** two-year membership in an identity theft credit monitoring service. For instructions on how to activate your complimentary two-year membership, please see the additional information provided with this letter.

What You Can Do. Remain vigilant against threats of identity theft or fraud by regularly reviewing and monitoring your account statements and credit history for any signs of unauthorized transactions or activity. Immediately report any suspicious activity to Citizens. You may also contact your local police department.

We encourage you to take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Proactive Steps You May Take to Help Protect Your Information* sheet.

For More Information. For more information regarding this issue, please contact us at 1-888-910-2500, 24/7.

We regret any inconvenience this has caused. We remain committed to supporting our customers and we look forward to continuing to serve you.

Sincerely,
Your Citizens Team



<First Name> <Last Name>

Enter your Activation Code: <Activation Code>

Enrollment Deadline: <Expiration Date>

Equifax Credit Watch™ Gold

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

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <Activation Code> then click "Submit" and follow these 4 steps:

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer

Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

PROACTIVE STEPS YOU MAY TAKE TO HELP PROTECT YOUR INFORMATION

☐ REMAIN VIGILANT FOR THE NEXT 12 TO 24 MONTHS.

Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police immediately and file an identity theft report and/or obtain a copy of a police report. Please also notify Citizens immediately of any unauthorized use.

☐ CLOSE ANY AFFECTED ACCOUNT(S) AND OPEN NEW CITIZENS BANK ACCOUNT(S).

We recommend you close any affected account(s) and open a new account(s) – a step we would like to take care of for you. Please call us at 1-800-922-9999 so we can put you in touch with Citizens Bank Colleagues specifically designated to handle this for you. All costs associated with closing your accounts and opening new accounts will be waived.

☐ ORDER YOUR FREE ANNUAL CREDIT REPORTS.

To order your free annual credit report, call toll-free 1-877-322-8228, visit www.annualcreditreport.com, or complete the Annual Credit Report Request Form online and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-800-821-7232. For your free annual credit reports, do not contact the consumer reporting agencies individually; they provide this service only through www.annualcreditreport.com.

☐ WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.

Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have questions or notice inaccurate information, please call the relevant consumer reporting agency at the telephone number listed on the report.

☐ PLACE A 1 YEAR FRAUD ALERT ON YOUR CREDIT FILE.

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. To place a fraud alert on your file, please call any one of the four nationwide consumer reporting agencies listed below. By calling one consumer reporting agency, the other four will automatically be notified. They will place a fraud alert on your credit file and will also assist you in getting a free credit report from each of the agencies. The initial fraud alert will last for 1 year. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This extended fraud alert is a free service and is valid for 7 years.

Equifax
P.O. Box 740256
Atlanta, GA 30374
1-877-478-7625
www.equifax.com

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

TransUnion
P.O. Box 6790
Fullerton, CA 92834
1-800-680-7289
www.transunion.com

Innovis
P.O. Box 1640
Pittsburgh, PA
15320
1-800-540-2505
www.innovis.com

☐ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE.

You may wish to place a security freeze on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the four nationwide consumer reporting agencies without your consent. You can request a security freeze by contacting each of the four consumer reporting agencies listed above.

☐ LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.

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All states except IL, CA, GA, MT, NJ, PR, TX, US Virgin Islands

The Federal Trade Commission has online guidance about the steps consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at www.ftc.gov/idtheft to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission. If you suspect you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.