



14579

Date

Name

Address

City, State, Zip

Re: Notice of Data Breach

Dear *First and Last Name*:

The purpose of this letter is to advise you of an isolated incident which may have resulted in the unintentional exposure of some of your personal information. We sincerely apologize for this error. Additional details are outlined below.

### **What Happened**

We recently learned that we mailed your Form 1098 – Mortgage Interest Statement to the address you supplied at the time you applied for your Ally home loan, rather than to the address of the property you purchased, which we understand to be your current address. It may be possible that your Form 1098 was forwarded to you if you set up mail forwarding. However, we are in the process of mailing a revised Form 1098 to your current address. You will be receiving this very shortly.

### **What Information Was Involved**

The form contained your first and last name, previous and current address, Social Security number, loan number, mortgage interest, mortgage origination date, and points paid.

### **What We Are Doing**

We have evaluated our current process and implemented supplemental quality controls to prevent this from happening in the future. Additionally, we will continue to monitor your Ally accounts for fraudulent activity as part of our business as usual practice.

### **What You Can Do**

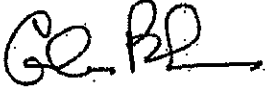
Helping to keep your personal information secure is important to us. As a precautionary measure to help safeguard your information, we have engaged Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring product to you for two years, at no charge. A description of this product is provided in the attached material, which also contains instructions on how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage, and access to your credit report. **Please complete the enrollment process by April 30, 2019.** We urge you to consider enrolling in this product, at our expense, and reviewing the “Guide to Protecting Yourself from Identity Theft” enclosure.

Please remain vigilant over the next 12 to 24 months, and promptly report any incidents of suspected identity theft to us.

**For More Information**

We understand how frustrating this experience may be for you, and we apologize for any inconvenience. Should you have any questions regarding this incident, please feel free to call Ally Bank Executive Customer Relations at **1.855.699.2559; option 2** or email [MortgageECR@Ally.com](mailto:MortgageECR@Ally.com). We are available to assist you Monday through Friday, 9 a.m. to 5 p.m. EST.

Sincerely,

A handwritten signature in black ink, appearing to read 'Glenn Bruner', with a horizontal line extending to the right.

Glenn Bruner  
Ally Home Loans Executive



Activation Code: *Activation Code*

**Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:**

- 3-Bureau credit file monitoring<sup>1</sup> and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts<sup>2</sup> With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only). Data charges may apply
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance<sup>3</sup>
- Live agent customer service, 8 a.m. to 3 a.m., seven (7) days a week

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

**How to Enroll:** You can sign up online or over the phone.

**To sign up online for online delivery go to:**  
[www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

- **Welcome Page:** Enter the Activation Code provided above in the “Activation Code” box and click the “Submit” button.
- **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
- **Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the “Continue” button.
- **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
- **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

**To sign up for US Mail delivery, dial 1.855.833.9162** for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. *Note that all credit reports and alerts will be sent to you via US Mail only.*

- **Activation Code:** You will be asked to enter your Activation Code provided above.
- **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1-Credit monitoring from Experian® and Transunion® will take several days to begin.

2-Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

3-The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

## 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 Equifax® Credit Watch™ Gold 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](http://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 policy 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.

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

For more information on identity theft, contact the Federal Trade Commission:  
Identity Theft Hotline: **1.877.438.4338**  
Web: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
Mail: Identity Theft Clearinghouse,  
Federal Trade Commission  
600 Pennsylvania Ave., N.W., Washington, DC 20580