



14901

Date

**VIA UPS OVERNIGHT MAIL**

First Name Last Name

Address Line 1

Address Line 2

Dear First Name Last Name:

Popular Bank ("Popular") takes customer privacy very seriously and adheres to high information security standards to ensure that our customers' account information is maintained in the highest level of confidentiality. We use specialized security procedures in our systems to safeguard confidentiality of our customers' account information. Notwithstanding these security standards, we cannot always guarantee that Popular is free of security incidents.

We are contacting you because we recently learned that some of your personal information may have been exposed as a result of a data security incident. Upon learning of the incident, Popular immediately commenced an investigation, and engaged leading cybersecurity firms to assist. After conducting a diligent and thorough investigation, Popular discovered on Date, that, as a result of this data security incident, some of your personal information may have been exposed, including your name and social security number.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you have any questions about this data security incident, please feel free to contact me at (212) 417-6840 or by email at [kmitchell@popular.com](mailto:kmitchell@popular.com).

**Free Credit Monitoring Services**

To mitigate and minimize any possibility of unauthorized access to, and/or use of your personal information, we have promptly notified law enforcement authorities and implemented additional internal measures to ensure the safety of your personal information. As an added precaution and a courtesy to you, we have also arranged with Equifax, Inc. ("Equifax") to provide you with complimentary credit monitoring services for one (1) year. Equifax is one of the primary credit-reporting agencies in the United States, and Popular will assume the cost of these services if you decide to subscribe.

If you subscribe to these Equifax's services, you will obtain:

- Comprehensive credit file monitoring and automated alerts for key changes to your Equifax, Experian, and TransUnion credit reports;
- Free credit reports for one (1) year;
- A 3-in-1 Credit Report and access to your Equifax Credit Report™; and
- Up to one million dollars (\$1,000,000.00) in identity theft insurance with zero (\$0) deductible, at no additional cost to you.

You can subscribe to these Equifax's services online by visiting [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri) and following the instructions enclosed. Please use the activation code <<Insert Unique 12-letter Activation Code>> to subscribe and benefit from this service on or before <<Enrollment Deadline>>.

**Annual Credit Reports**

Regardless of whether you decide to take advantage of the service from Equifax, the applicable federal laws also grant you the right to obtain a copy of your credit report for free once every 12 months from each of the three nationwide credit reporting agencies using the contact information provided below. You may also order your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling toll-free 1-877-322-8228. We recommend that you periodically obtain credit reports from each credit reporting agency and have information relating to any fraudulent transactions deleted.

Equifax (800) 685-1111 <a href="http://www.equifax.com">www.equifax.com</a> P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a> P.O. Box 4500 Allen, TX 75013	TransUnion (800) 888-4213 <a href="http://www.transunion.com">www.transunion.com</a> P.O. Box 1000 Chester, PA 19016
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### **Fraud Alerts**

In addition, you may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

### **Credit Freeze**

You may also have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a personal identification number ("PIN") or password that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies. To request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years
5. Proof of current address such as a current utility bill or telephone bill
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique PIN or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To remove the security freeze or to temporarily lift the security freeze for a specified period of time or in order to allow a specific entity or individual access to your credit report, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agency and

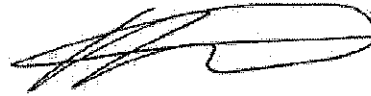
include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. If you are seeking to temporarily lift, rather than remove, the freeze, you must also include the specific period of time during which you want the credit report available or the identity of those entities or individuals you would like to receive access to your credit report. The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze or lift the freeze for the specified period of time or identified entities or individuals.

### **Review Account Statements and Credit Reports, and Report Fraudulent Activity or Identity Theft**

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely over the next twelve to twenty-four months. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. Note that you have the right to obtain a police report and you also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission ("FTC"). To file a complaint with the FTC, go to <https://www.IdentityTheft.gov>, call 1-877-ID-THEFT (877-438-4338), or mail the complaint to the FTC Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580. Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies. The FTC's website also makes available guidance regarding steps a consumer can take to protect against identity theft.

We take our responsibility to protect confidential information very seriously, and we apologize for any inconvenience this incident may cause. Please do not hesitate to contact us with any questions or concerns and rest assured that we took all necessary precautions to avoid this from happening in the future.

Sincerely,



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Kenneth Mitchell  
Senior Vice President  
Popular Bank



Activation Code: <<Insert Unique 12-letter Activation Code>>

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three-major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90-day Fraud Alert placement with automatic renewal functionality\* (available online only)

**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)

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, and home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **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.
5. **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 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **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.
4. **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.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† 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)

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