

[Company Logo]

[Return Address]

14902

[Date]

[Insert Recipient's Name]

[Insert Recipient's Address]

[Insert Recipient's City, State, Zip]

Dear <<FirstName>> <<LastName>>:

We take seriously our responsibility to ensure the security of our customers' account(s) and personal information at Citizens Bank. Accordingly, we are writing to follow-up on a conversation you had with a customer service representative about suspicious activity within your credit card account and a resulting fraud claim. This letter outlines what happened, what Citizens is doing to protect you and your account, and additional steps you may want to take out of an abundance of caution.

What you need to know

- We determined there was unauthorized activity on your credit card account(s).
- Your name, account number, and other information associated with your account may have been compromised.
- Citizens Bank has taken steps to prevent this from happening in the future.
- We worked with you to file a fraud claim as a result of the unauthorized access.
- After researching your claim, we deemed it to be valid.
- As a result, Citizens Bank has reimbursed you for the funds improperly withdrawn from your account(s).

What We Are Doing

As a precautionary measure to safeguard your information from any potential misuse, we have partnered with TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies, to provide you with the opportunity to enroll, at no cost to you, in an online credit monitoring service (myTrueIdentity) for two years. To enroll in this service, go to the myTrueIdentity website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<697340>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **March 31, 2020**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more.

The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

The identity restoration assistance is available to you for one year from the date of this letter with no enrollment required. If you believe you may be a victim of identity theft please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<697340>> to speak to a dedicated TransUnion representative about your identity theft issue.

Included in this letter is a list of prudent and proactive steps you can take to reduce the risk to your account(s).

Citizens Bank is committed to providing you with timely and concise communications about issues affecting your personal information. Please promptly report incidents of suspected identity theft or suspicious activity to us and do not hesitate to call us anytime at 1-800-922-9999 with any questions or concerns.

Sincerely,

[Signed by appropriate executive - president, CEO or VP HR]

* Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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

PROACTIVE STEPS YOU SHOULD 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 Bank immediately of any unauthorized use.

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

We recommend you close your 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 reports, 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 three nationwide 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 three 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. You may want to renew it after the first 90 days. 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.alerts.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 three nationwide consumer reporting agencies without your consent. You can request a security freeze by contacting each of the four consumer reporting agencies at:

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 6790
Fullerton, CA 92834
1-888-909-8872
www.transunion.com

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

The consumer reporting agencies may charge a reasonable fee to place a security freeze on your account and may require that you provide proper identification prior to honoring your request.

LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.

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.