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May , 2019

Dear,

United Bank takes the security of our customers' confidential information and accounts very seriously. We are writing to you today because we recently became aware of unauthorized activity on one or more of your accounts. As you were previously informed, by _____ from our Call Center, the activity occurred between _____ and was initiated electronically. Additionally, multiple attempts were made to edit information in regards to your accounts via phoning our Call Center. The nature of the unauthorized activity indicates you may be a victim of identity theft.

Steps United Bank has taken to prevent further unauthorized activity:

- Disabled the online banking account.
- If we identify unauthorized transactions, your account will be credited.

Steps you can take:

- Monitor your accounts closely. You can call our Customer Care Center or visit any branch to review account information.
- Report any suspicious transactions to the Bank. Our staff will take the information and file an affidavit on your behalf and credit your account.
- Report this identity theft incident to the Federal Trade Commission at <https://identitytheft.gov>. or call 1-877-438-4338 or 1-866-653-4261 (TTY)
- Report this incident of identity theft to the police.
- Set up a secret code with United Bank. This can be done by calling our Customer Care Center at 1-866-959-2265 or visiting any United Bank branch.
- Set up alerts in online banking and Bill Pay to receive a text or email when certain activity occurs (In Online Banking choose Options, Alerts. In Bill Pay, choose My Account, Notifications, View Alerts).
- Although our research has not shown that your confidential information was accessed in Online Banking, you may want to consider closing your United Bank accounts and opening new accounts.
- Contact the credit bureaus to set up a security freeze (it is free).

Experian

Online - <https://www.experian.com/freeze/center.html>

By Phone - 1-888-EXPERIAN (397-3742)

By Mail – Experian Consumer Relations, P.O. Box 9554, Allen, TX 75013

Equifax

Online - <https://www.equifax.com/personal/credit-report-services/>

By Phone - 1-800-349-9960

By Mail – Equifax Consumer Relations, P.O. Box 740241, Atlanta, GA 30374

Transunion

Online - <https://www.transunion.com/>

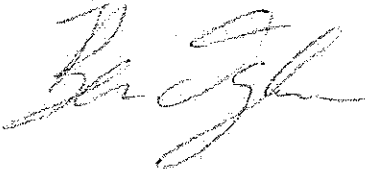
By Phone: 1-888-909-8872

By Mail - TransUnion Consumer Relations, P.O. Box 100, Chester, PA 19022

- Other best practices include monitoring your credit via credit monitoring services. You may seek support through a membership at Lifelock (www.lifelock.com) or similar service providers.

United Bank is available to assist you if you need assistance or have questions. Please call 1-860-494-7669 and an associate from our Loss Prevention team will assist you.

Sincerely,



Benjamin Ogden
Vice President