



100 Public Sq.
OH-01-10-0815
Cleveland, OH 44113

July 31, 2019

**Important
security update and
complimentary one-
year Experian®
fraud protection**

<Customer Name>
<Street Address>
<City, State, Zip>

Dear <customer name>:

Thank you for being a valued KeyBank client. The security of your finances and personal information is our top priority. Please be sure to read this entire letter as it contains information you'll need to help keep your account secure.

You may have recently received a prompt to authenticate yourself and reset your password when logging on to KeyBank online banking. This action was necessary because further investigation of the issue indicated that there may have been an attempted compromise of your personal information, including your Social Security number and/or account number. Please know that we have taken steps to address this incident, and any steps needed to secure your account have already been communicated to you.

As a precautionary measure we are providing you with a complimentary one-year membership of two Experian products: **Experian® Identity Restoration** and **Experian IdentityWorks®**. These products focus on identifying possible misuse of your personal information while helping resolve identity theft issues.

Experian Identity Restoration

If you believe this incident resulted in fraudulent use of your information and you'd like to discuss ways to resolve these issues, please reach out to an Experian agent at 1-877-890-9332. If it's determined that you need identity restoration support, an Experian Identity Restoration agent will work with you to investigate and resolve each instance of fraud that occurred since the date of the incident. This includes helping you:

- Contact creditors to dispute charges and close accounts
- Place a freeze on your credit file with the three major credit bureaus
- Contact government agencies to help properly restore your identity

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You'll also find self-help tips and information about identity protection.

Experian IdentityWorks

We also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

How to enroll in Experian IdentityWorks:

- Visit Experian IdentityWorks at www.ExperianIDWorks.com/360credit
- Provide your activation code: **VBBPGWDXD**
- Ensure that you enroll by July 7, 2020. (Your code expires after this date.)

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Additional details about your one-year Experian IdentityWorks membership:

A credit card is not required for enrollment. You can contact Experian immediately regarding any fraud issues, and have access to the following features once enrolled:

- **Experian Credit Report.** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring.** Actively monitors Experian, Equifax and Transunion files for signs of fraud.
- **Identity Restoration.** Specialists are available to quickly help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™.** Receive the same high level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance™.** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have questions about these products or need assistance with enrolling, please contact Experian's customer care team at 1-877-890-9332 by July 7, 2020. Be prepared to provide engagement number **DB13665** as proof of eligibility.

More ways to protect your information:

- Go to www.ExperianIDWorks.com/restoration for additional actions you can take to reduce the chances of identity theft or fraud.
- Closely monitor your account statements over the next 12 to 24 months.
- Promptly report any suspicious KeyBank account activity by calling the Fraud and Disputes Hotline at 1-800-433-0124.

Please refer to the final page of this letter for additional actions you can take to reduce the chances of identity theft or fraud on your account(s).

We sincerely regret any inconvenience that this incident may cause, and encourage you to take advantage of these complimentary services through Experian. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact me at 1-800-625-3256.

Sincerely,

Lisa M. Boyle
Enterprise Client Relations

Information about Identity Theft Protection

Over the next 12 to 24 months, we encourage you to remain vigilant about watching for possible fraud and identity theft by watching for unauthorized or suspicious account activity by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months, from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call 1-877-322-8228, toll-free. Additionally, here is the contact information for the three nationwide credit reporting companies:

Equifax, PO Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

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

TransUnion, PO Box 2000, Chester, PA 19022-2000, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You may obtain information from these sources about steps you can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. We recommend obtaining a copy of the police report in case you are asked to provide copies to creditors to correct your records. Here is how to reach the Federal Trade Commission:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580 and 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. Request an initial fraud alert if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. Request an extended alert placed on your credit report if you have already been a victim of identity theft (using the appropriate documentary proof). An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies at the toll-free numbers listed below:

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, preventing new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the credit reporting companies listed above for more information.

For more information about fraud alerts and credit freezes, please contact the FTC or one of the national credit reporting agencies listed above.

*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.



100 Public Sq.
OH-01-10-0815
Cleveland, OH 44113

August 6, 2019

<customer name>
<street address>
<city, state, zip code>

**Important
security update and
complimentary two-
year Experian® fraud
protection**

Dear <customer name>

As a follow up to the letter you were sent on July 31, 2019, we are providing you with another activation code that extends your Experian® fraud protection membership to **two years**. You may use this code in lieu of or in addition to the one previously provided to receive an additional year of fraud protection services. Please follow the activation instructions below and provide your new code to receive your two-year membership.

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The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You'll also find self-help tips and information about identity protection.

Experian IdentityWorks

We also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

How to enroll in Experian IdentityWorks:

- Visit Experian IdentityWorks at www.ExperianIDWorks.com/3bcredit
- Provide your activation code: **BWFGCXWQK**
- Ensure that you enroll by April 8, 2020. (Your code expires after this date.)

Additional details about your two-year Experian IdentityWorks membership:

A credit card is not required for enrollment. You can contact Experian immediately regarding any fraud issues, and have access to the following features once enrolled:

- **Experian Credit Report.** See what information is associated with your credit file. Daily credit reports are available for online members only.*

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- **\$1 Million Identity Theft Insurance**.** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have questions about these products or need assistance with enrolling, please contact Experian's customer care team at 1-877-890-9332 by **April 8, 2020**. Be prepared to provide engagement number **DB12079** as proof of eligibility.

More ways to protect your information:

- Go to www.ExperianIDWorks.com/restoration for additional actions you can take to reduce the chances of identity theft or fraud.
- Closely monitor your account statements over the next 12 to 24 months.
- Promptly report any suspicious KeyBank account activity by calling the Fraud and Disputes Hotline at 1-800-433-0124.

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Sincerely,

Lisa M. Bove
Executive Client Relations

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**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.

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