15633 BankofAmerica ❤️

NOTICE OF DATA BREACH

July 30, 2019

Reference Number 2019-4693

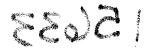
WHAT HAPPENED: A report used to prepare mid-year compliance testing for your 401(k) plan was inadvertently sent to the Human Resources administrator for another plan.

WHAT INFORMATION WAS INVOLVED: The report included name, social security number and prior year compensation.

WHAT WE ARE DOING: Keeping your information secure and confidential is one of our most important responsibilities. We sincerely apologize for this incident and regret any concern or inconvenience it may cause you. We are notifying you so we can work together to protect your personal and account information.

Please be advised we have taken the following precautions to protect your personal and account information:

- We are working with law enforcement authorities and have conducted our own internal investigations to protect and minimize any financial impact to you.
- We will work with you to resolve unauthorized transactions on your Merrill accounts related to this incident if reported in a timely manner.
- As an additional measure of protection, Merrill has arranged for a complimentary one-year membership in an identity theft protection service provided by Experian IdentityWorksSM. You will not be billed for this service. This product provides you with identity detection which includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax® and TransUnion®), internet surveillance, and resolution of identity theft. This service will expire at the conclusion of the complimentary period and will not automatically renew. Any renewal of service elected by the customer is paid for by the customer and done directly through Experian IdentityWorksSM. Merrill has no involvement with respect to any offers, products or services from or through Experian IdentityWorksSM that the customer may choose to enroll in beyond the complimentary membership. To learn more about the complimentary membership and enroll, go to https://www.experianidworks.com/bac/ enter your activation code and complete the secure online form. You will need to enter the activation code provided below to complete enrollment. If you prefer to enroll by phone, please call Experian IdentityWorksSM at 866.617.1920.



Engagement number: DB13855

WHAT YOU CAN DO: Please be advised we recommend you take the following precautions to protect your personal and account information:

- Please promptly review your credit reports and account statements over the next 12 to 24 months
 and notify us of any unauthorized transactions or incidents of suspected identity theft related to
 your Merrill accounts (refer to tips on back of this letter).
- Enroll in the Credit Monitoring Service offered above.
- Refer to the enclosed "Important tips on how to protect personal information" for additional precautions you can take.

FOR MORE INFORMATION: Should you have any questions regarding this incident or your accounts, please contact Bank of America's Privacy Response Unit toll-free at **1.800.252.2867**. We are here to help and assist you during this process.

We sincerely apologize for this incident and regret any concern or inconvenience it may cause you.

Sincerely,

Privacy Response Unit (PRU)

ENC: Important tips on how to protect personal information