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Notice of Data Breach

October 11, 2019



Subject: Unauthorized access to your personal information

Dear 

We understand the importance of safeguarding your information, and, for this reason, we are notifying you about a data security incident involving your personal information.

What happened?

Sometime between August 25, 2019 and September 15, 2019, we detected access by an unauthorized individual(s) to your personal information accessible on *Wells Fargo Online*®. We believe your username and password were obtained from sources outside of Wells Fargo. These incidents often happen when individuals use the same username and password on multiple websites or respond to fraudulent/phishing emails.

What information was involved?

The information accessed by the unauthorized individual(s) included your name and account number(s).

What we are doing

Wells Fargo takes information security very seriously. If you notice any unauthorized transactions on your account(s) with us, please report them promptly and we will carefully review them for reimbursement in accordance with our policies.

We are continuing to review our security measures to reduce the likelihood of this happening in the future.

For added peace of mind, we are also offering you a complimentary two year subscription to Experian IdentityWorksSM, a credit monitoring and identity theft protection service provided by Experian®; please see additional information on the back of this page.

What you can do

We encourage you to take advantage of the identity monitoring services we are offering you. Also, we have enclosed *Tips to Safeguard Personal Information* which provides helpful tips on protecting your identity and your sensitive consumer information.

Features of Experian IdentityWorksSM include:

Experian[®] credit report at signup:

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 indicators of fraud.

Internet Surveillance:

Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.

Identity Restoration:

Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.

Up to \$1 Million Identity Theft Insurance:

Provides coverage for certain costs and unauthorized electronic fund transfers.

Experian IdentityWorks ExtendCARE[™]:

You receive the same high level of Identity Restoration support even after your Experian IdentityWorksSM membership has expired.

How to get started

To sign up for the Experian IdentityWorksSM service at no cost, please do one of the following by **December 13, 2019**:

- Visit [REDACTED] (or)
- Call **1-877-890-9332**, Monday through Friday, 8:00 a.m.- 8:00 p.m. Central Time and Saturday/Sunday, 10:00 a.m. - 7:00 p.m. Central Time

When you enroll, provide the following information:

- Activation Code: [REDACTED]
- Engagement Number: [REDACTED]
- Social Security number
- Email address
- Mailing address
- Phone number
- Date of birth

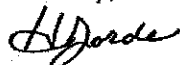
If you choose to accept this offer, by law, we cannot enroll for you. At the end of your two free years of service, the subscription will be canceled and you will not be billed.

For more information

We realize you may have concerns and we are here to help address any questions you may have. For assistance, please call us at 1-866-885-3802, Monday through Friday, 9:00 a.m. to 4:00 p.m. Pacific Time.

We apologize for any concern or inconvenience this may cause you. We greatly value your business and are committed to protecting the privacy and security of your personal information.

Sincerely,



Heather Jorde
Vice President

Enclosure

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*

Tips to Safeguard Personal Information

What you can do

Protecting your accounts

- For the next 12-24 months, monitor your account statements often (even daily in online banking) to review all charges and transactions. Contact Wells Fargo or your financial institution immediately if you see any discrepancies or unauthorized activity.
- If available, place password protection on all of your accounts for telephone access, and do not use any part of your social security number as the username or password. To find out if password protection is available for your Wells Fargo accounts, visit any Wells Fargo branch.
- Do not write down or share your Personal Identification Number (PIN) number or passwords with anyone.
- For more tips on how to protect your accounts, please visit https://www.wellsfargo.com/privacy_security/.
- If you receive suspicious emails that claim to be from Wells Fargo, forward them to reportphish@wellsfargo.com and then delete them.
- If you have accounts at other financial institutions, please notify them and they can advise you on additional steps to take.

Protecting your identity

- Place a fraud alert on your credit report, which prompts any issuer of credit to use additional scrutiny for any request for new or increased credit. This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail stores. To set this up, simply contact one of the credit agencies below, and they'll notify the others.
- Check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the nationwide consumer credit reporting agencies every 12 months by visiting www.annualcreditreport.com or calling 1-877-322-8228.
- If you believe you are a victim of identity theft, report it to your local law enforcement and to the FTC (see their contact information below) or your state Attorney General.
- For more information about steps to take, including requesting fraud alerts, security freezes, or credit reports, contact:

Equifax®:
1-800-525-6285 or
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian®:
1-888-397-3742 or
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion®:
1-800-680-7289 or
www.transunion.com
P.O. Box 6790
Fullerton, CA 92634

- Learn more about steps you can take to protect against identity theft from the Federal Trade Commission at www.ftc.gov. Or call the FTC's Identity Theft Hotline toll-free at 1-877-IDTHEFT (1-877-438-4338).