

16116

M.Y. SAFRA BANK

499 Park Avenue • New York, NY • 10022

[Date]

VIA MAIL

[Address]

[City, State Zip]

Re: Notice of Data Breach

Dear [Name of Individual]:

We are contacting you about a recent data security incident at M.Y. Safra Bank, FSB that involves your personally identifiable information.

We have the following details to share about the incident.

What Happened:

M.Y. Safra Bank, FSB ("MYSB") recently discovered that an employee's email account had been accessed without authorization. At this time, MYSB believes the incident originated in approximately September 2019, following a phishing email being sent to the MYSB employee. The emails in the employee's account appear to have been accessed and obtained by the hacker(s). We recently determined that the employee's email account contained personal information for certain individuals, including you.

What Information Was Involved:

We believe that your personal information that was potentially accessed and/or obtained without authorization was the following:

- [Relevant personal information]

What We Are Doing:

MYSB's information security team and an external cybersecurity firm have been working to understand the scope of the incident and to secure MYSB's systems. We have reset the credentials for the employee who was the target of the phishing attack and have implemented additional security measures designed to prevent such incidents in the future. We will continue to monitor the situation and take any additional necessary steps.

What You Can Do:

- Be on the alert for suspicious activity related to your accounts, credit report and financial products. We cannot exclude the possibility that third parties may attempt to use some of your personal information for financial gain.
- If you suspect an incident of identity theft has occurred, find suspicious activity on your credit reports or have reason to believe your information is being misused, file a police report and/or contact a major credit bureau, your state attorney general or the Federal Trade Commission. Get a copy of any report as you may need it to clear up any fraudulent debts.
- Call one of the major credit bureaus to place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days. You can obtain further information about fraud alerts and security freezes from the credit bureaus. A security freeze generally requires submitting to the credit bureau your full name, address (including past addresses within the last five years), proof of current address, a legible photocopy of a government issued identification card, social security number, and date of birth. You must also include any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The major credit bureaus include:
 - Equifax, P.O. Box 740241, Atlanta, GA 30348: equifax.com or 1-800-525-6285
 - Experian, P.O. Box 4500, Allen, TX 75013: experian.com or 1-888-397-3742
 - TransUnion, P.O. Box 2000 Chester, PA 19022: transunion.com or 1-800-680-7289
- We also recommend you periodically request that credit reports from all available major credit bureaus be sent to you, free of charge, for your review. Checking your credit reports periodically can help you spot problems and address them quickly. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. To order your annual free credit report,

please visit www.annualcreditreport.com or call toll free at 1-877-322-8228.

- MYSB has also contracted with LifeLock to provide you with support to help protect your identity for a period of 24 months. We strongly encourage you to register for this free service by February 14, 2020. To activate your membership and get protection at no cost to you:
 1. Go to LifeLock.com. Click on the START MEMBERSHIP button.
 2. You will be taken to another page where, below the three protection plan boxes, you can enter the Promo Code: **XXXXXXXX** and click the **APPLY** button.
 3. On the next page, enter your **Member ID**. Your Member ID is **XXXXXXXX**.
 4. Click the START YOUR MEMBERSHIP button.
 5. You will receive a confirmation email after enrollment (be sure to follow ALL directions in this email).

You will have until February 14, 2020 to enroll in this service.

- You can obtain additional information about preventing identify theft, fraud alerts and security freezes from the Federal Trade Commission ("FTC"), 600 Pennsylvania Avenue, NW, Washington, DC 20580: 877-382-4357, <https://www.consumer.ftc.gov/topics/identity-theft>. You also have rights under the federal Fair Credit Reporting Act, which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA at <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.
- **For Massachusetts Residents:** You have a right to request from us a copy of any police report filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you approximately \$5 each to place, temporarily lift or permanently remove a security freeze.

For More Information:

If you have questions or concerns regarding this matter or the protections available to you, please do not hesitate to contact Bradley Rock, Chief Credit Officer at (212) 652-7200 or datanotices@mysafra.com.

Sincerely,

M.Y. Safra Bank, FSB