




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Chase (OH4-V020)
3415 Vision Drive
Columbus, OH 43219-6009

Questions?

-  1-888-745-0091
-  1-866-490-0765
-  chase.com/privacy

December 5, 2019

Name
Address
City, State Zip code

Important Information: We want you to know about an incident

Reference Number: PRI-12348529

Dear XXXX:

We take the security of your information seriously and want to let you know about an incident related to your personal and financial information.

Here's what happened and how it affects you

We recently discovered that an employee inadvertently sent to another customer a gift letter you completed in November 2015, rather than the blank template gift letter the employee intended to send. The letter contained your name, address, phone number, and checking account number for your Citizens Bank checking account ending in XXXX.

We regularly remind our employees, including after mistakes, to confirm they are sending information to the right people. We have no indication that your information has been or will be used inappropriately, but you should report any suspicious or unauthorized transactions that you see on your account to Citizens Bank.

We're here to help

Please accept our apologies and know that we will work with you to minimize any impact. For more information on how you can protect yourself, please read the enclosed.

If you have questions, please call us anytime at 1-888-745-0091.

Sincerely,

Andrew North
Vice President
Privacy Operations

Enclosed: Additional Steps to Help Protect Yourself document
Massachusetts Buck Slip

JPMorgan Chase Bank, N.A. Member FDIC

You Can Take Additional Steps to Help Protect Yourself

Place a 90-day fraud alert on your credit file

An **initial 90-day fraud alert** tells anyone requesting your credit file that you might be at risk for fraud. A lender should verify that you have authorized any request to open a credit account in your name, increase the credit limit and/or get a new card on an existing account. If the lender can't verify this, they shouldn't process the request.

Contact any one of the credit reporting agencies to set up an initial 90-day fraud alert.

Equifax

PO Box 105069
Atlanta, GA 30348
1-866-349-5191
equifax.com

Experian

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

TransUnion

PO Box 2000
Chester, PA 19016
1-800-680-7289
transunion.com

Place a security freeze on your credit file

A **security freeze** on your credit file prevents anyone from accessing your credit report and therefore from issuing credit in your name. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.**

Contact all three of the credit reporting agencies above to set up a security freeze with each of them.

Order your free annual credit reports

Visit annualcreditreport.com or call 1-877-322-8228 to get a free copy of your credit reports. Once you receive them:

- Verify that all information is correct.
- Look for discrepancies such as accounts you didn't open or creditor inquiries you didn't authorize.
- Contact the credit reporting agency if you notice incorrect information or have questions.

Manage your personal information

- Carry only essential documents with you.
- Be cautious about sharing your personal information with anyone else.
- Shred receipts, statements, and other documents containing sensitive information.
- Use anti-virus software on your computer and keep it updated.

Use tools to monitor your credit and financial accounts

- We suggest that you carefully review your credit reports and bank, credit card and other account information on chase.com and in statements for any transaction you don't recognize.
- We can provide copies of past statements at no cost to you.
- Call us at 1-888-745-0091 to report unauthorized transactions.
- Work with us to close your account(s) and open new ones with new account numbers.
- Create alerts with your credit card company and bank to notify you of activity.
- File an identity-theft report with your local police and contact the credit reporting agency that issued the report if you find unauthorized or suspicious activity on your credit report.

Get more information about identity theft and ways to protect yourself

- Visit experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/
- Call the Federal Trade Commission (FTC) identity theft hotline at 1-877-438-4338 (TTY: 1-866-653-4261) or visit IdentityTheft.gov

Important Information for Massachusetts Residents



Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. You can place a security freeze on your credit report free of charge.**

If you are the victim of identity theft, you have the right to file a police report and obtain a copy.

For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
1-800-349-9960
equifax.com

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

Trans Union Security Freeze
PO Box 2000
Chester, PA 19016
1-888-909-8872
transunion.com

When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification



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JPMorgan Chase Bank, N.A.