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Bank of America 

Customer Name  
Street Address  
City, State Zip

Reference Number 2020-277

Date

Customer first and last name:

**WHAT HAPPENED:** An incident occurred on or about January 9, 2020 that may have resulted in the disclosure of your information due to your documentation being lost in transit. We have been unsuccessful in our attempts to recover the documents.

**WHAT INFORMATION WAS INVOLVED:** According to our records, the information involved in this incident was related to your loan account and may have included your first and last name, property address, date of birth, Social Security number, account number and account balance.

**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 information.

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

- We have conducted our own internal investigations to protect and minimize any financial impact to you.
- As an additional measure of protection, Bank of America has arranged for a **complimentary** two-year membership in an identity theft protection service provided by Experian IdentityWorks<sup>SM</sup>. **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 IdentityWorks<sup>SM</sup>. Bank of America has no involvement with respect to any offers, products or services from or through Experian IdentityWorks<sup>SM</sup> 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 IdentityWorks<sup>SM</sup> at 866.617.1920.

Experian IdentityWorks<sup>SM</sup> **Web Site:** <https://www.experianidworks.com/bac/>

**Your Activation Code:** Activation Code

**You Must Enroll By:** Expiration Date

**Engagement number:**

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 (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.

As required by the state of North Carolina, we are also providing you with the North Carolina Attorney General's Office Consumer Protection Division contact information:

North Carolina Attorney General's Office  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-5-NO-SCAM (Toll-free within North Carolina)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

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

## Important tips on how to protect personal information

We recommend that you take the following precautions to guard against the disclosure and unauthorized use of your account and personal information:

- Review your monthly account statements thoroughly and report any suspicious activity to us.
- Report lost or stolen checks, credit or debit cards immediately.
- Never provide personal information over the phone or online unless you have initiated the call and know with whom you are speaking.
- Do not print your driver's license or Social Security number on checks.
- Safeguard ATM, credit and debit cards. Memorize PINs (personal identification numbers) and refrain from writing PINs, Social Security numbers or credit card numbers where they could be found.
- Store cancelled checks, new checks and account statements in a safe place.
- Reduce the amount of paper you receive containing personal information. Sign up for online statements, direct deposit and pay bills online.
- Tear up or shred any pre-approved credit offers to which you do not respond.
- As a general best practice, we recommended that you change (and regularly update) existing passwords and PIN numbers and monitor all your account(s) including any additional account(s) you may have with other financial institutions to prevent or detect the occurrence of any unauthorized/fraudulent activity.
- Review your credit report at least once every year. Make sure all information is up to date and accurate, and have information relating to fraudulent transactions deleted. For a free copy of your credit bureau report, contact [annualcreditreport.com](http://annualcreditreport.com) or call **1.877.322.8228**.

**For more information about guarding your account and personal information, as well as our online practices, please visit our Web site [www.bankofamerica.com/privacy](http://www.bankofamerica.com/privacy).**

### Reporting Fraud

If you think you have been a victim of identity theft or fraud, contact one of the three major credit bureaus to place a fraud alert on your account. A fraud alert will prevent new credit accounts from being opened without your permission.

Equifax  
**1.800.525.6285**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
**1.888.397.3742**  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
**1.800.680.7289**  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

Also contact the Federal Trade Commission (FTC) to report any incidents of identity theft or to receive additional guidance on steps you can take to protect against identity theft. Visit the FTC ID Theft Web site at <http://www.consumer.gov/idtheft/> or call **1.877.438.4338**.

### Your Bank of America Accounts

Report fraudulent activity on your Bank of America accounts or within Online Banking: **1.800.432.1000**.