



16604

**Important  
security notification  
and complimentary  
Experian® fraud  
protection**

<date>

<customer name>

<street address>

<city, state zip code>

Dear <customer name>:

Thank you for being a valued KeyBank client. The security of your finances and personal information is our top priority. Please be sure to read this entire letter as it contains information to help keep your information secure.

You were recently prompted to reset your password when logging on to KeyBank online banking. This action was necessary because it was discovered that an unauthorized party accessed your online banking account. As a result of this unauthorized activity, the following information may have been accessed: your full name, mailing address, account number, balance and transaction history. Please know that we have taken steps to address this incident, and any steps needed to secure your account have already been communicated to you.

Based on our investigation, it is believed that the unauthorized party used valid user names and passwords obtained from a source other than KeyBank. We strongly encourage you to change your password for any online account for which you used the same username and password. In addition, it is always a good idea to ensure passwords to your online accounts are unique, changed regularly and that the same passwords are not reused.

**What we are doing to protect your information:**

As a precautionary measure, we are offering a **complimentary** two-year membership of Experian's® Identity Restoration. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for two years from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by **1/01/2021** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: <enter code>

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **1/01/2021**. Be prepared to provide engagement number **DB17339** as proof of eligibility for the identity restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is not required for enrollment in Experian IdentityWorks.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- 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.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

#### **What you can do to protect your information:**

Remain vigilant by closely monitoring your account statements over the next twelve to twenty-four months. Please promptly report any suspicious account activity related to your KeyBank account(s) by calling the Fraud and Disputes Hotline at 1-800-433-0124. There are also additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to the final page of this letter.

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, or if you wish to close your accounts and reopen with a new account number, please do not hesitate to contact me at 1-800-625-3256. For clients using a TDD/TTY device, please call 1-800-539-8336. We are available Monday through Friday from 8am to 7pm Eastern time.

Sincerely,

<contact person name>  
Enterprise Client Relations  
Office of the President

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company under group or blanket policy(ies). 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.

### **Information about Identity Theft Protection**

Over the next 12 to 24 months, we encourage you to remain vigilant about watching for possible fraud and identity theft by watching for unauthorized or suspicious account activity by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months, from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228, toll-free. Additionally, here is the contact information for the three nationwide credit reporting companies:

Equifax, PO Box 740256, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111  
Experian, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742  
TransUnion, PO Box 2000, Chester, PA 19022-2000, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You may obtain information from these sources about steps you can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. We recommend obtaining a copy of the police report in case you are asked to provide copies to creditors to correct your records. Here is how to reach the Federal Trade Commission:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW  
Washington, DC 20580 and 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**Fraud Alerts:** There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. Request an initial fraud alert if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. Request an extended alert placed on your credit report if you have already been a victim of identity theft (using the appropriate documentary proof). An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies at the toll-free numbers listed below:

**Equifax**  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, preventing new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the credit reporting companies listed above for more information.

For more information about fraud alerts and credit freezes, please contact the FTC or one of the national credit reporting agencies listed above.