

15688



[Recipient Name]
[Street Address]
[City, State Zip Code]

August 26, 2019

RE: Notice of Data Breach

Dear [Recipient Name]:

Woodforest National Bank ("WNB") writes to inform you of a recent incident that may affect the privacy of some of your information. While we are unaware of any actual or attempted misuse of your information, out of an abundance of caution, we are providing you with information about the incident, steps we are taking in response, and steps you may take to better protect your information, should you feel it is appropriate. **We note that, to date, we have no evidence of actual or attempted misuse of this information related to this incident.**

What Happened? On or around April 8, 2019, we learned of an error in our automated email system. We immediately took steps to investigate and remediate the issue. Based on our initial review, we determined that certain automated emails may have been inadvertently sent to an incorrect email domain. We began working with third-party forensic experts to confirm the full nature and scope of this issue. Through our investigation, we determined that certain emails sent through our automated system between February 27 and April 8, 2019 may have inadvertently been received by an incorrect email domain. While our investigation did not find evidence to suggest the data in relevant emails was actually accessed, we were unable to conclusively rule out such activity. Based on this and in an abundance of caution, we undertook a diligent review of all data within the emails to determine what information was present. Through this effort, we determined your information was present in the relevant emails.

What Information Was Involved? Our investigation determined the following data related to you was present in the relevant emails: [variable text]. **Further, we confirmed that your Social Security number was not included in the relevant emails.**

What Are We Doing? We take this matter, and the security and privacy of information, very seriously. In addition to conducting a diligent investigation into this issue, we are reviewing and taking steps to enhance our security safeguards. We are also providing you with notice of this incident, as well as information you may use to better protect your personal information, should you feel it appropriate to do so. We will also be reporting this incident to appropriate regulatory authorities.

What You Can Do. Please review the enclosed "Privacy Safeguards."

For More Information. We understand you may have questions relating to this incident and this letter. If you have questions, please contact our assistance line at 1-877-310-0115, Monday through Saturday, 7:00 a.m. to 8:00 p.m. CST. Again, we take this incident seriously and sincerely regret any inconvenience it may cause you.

Sincerely,

Woodforest National Bank

PRIVACY SAFEGUARDS

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity and to detect errors for at least the next 12 to 24 months. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus listed below directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze

Equifax

PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580;

www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); or TTY 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For North Carolina residents, the Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; or www.ncdoj.gov.

For Maryland residents, the Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; or www.oag.state.md.us. WNB may be contacted by mail at 25231 Grogan's Mill Road, 2nd Floor, The Woodlands, TX 77380.

For Rhode Island Residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, Rhode Island 02903; www.riag.ri.gov; or 1-401-247-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [XXX] Rhode Island residents potentially impacted by this incident.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.