



16702

March 26, 2020

«Name»
«Addr1»
«Addr2»

**NOTICE OF DATA BREACH -
Important Notice Regarding Your
Personal Information**

Dear «Name»:

On behalf of Huntington, I am writing to inform you about an incident that involved personal information about you. We regret this incident occurred and take the security of customer information seriously.

WHAT HAPPENED? We recently discovered that an unauthorized third party was able to access certain customers' Huntington online accounts. As a result, the third party was able to view customer account information and, in some limited instances, initiate transactions. Based on our investigation, we believe that this unauthorized activity occurred between February 26, 2020 and March 5, 2020. As a precaution, we revoked all online access to relevant accounts. You can learn more about how to restore access below.

WHAT INFORMATION WAS INVOLVED? We believe that the unauthorized third party would have been able to view any of the information that you are able to view when logged into your online account(s). The information viewed may have included your name, contact information, financial account numbers, and account and transaction history.

WHAT WE ARE DOING. We began investigating the incident as soon as we learned of it and took immediate steps to protect the security of customer accounts. In order to ensure the ongoing security of relevant accounts, we promptly revoked all online access to these accounts and required that relevant customers take additional steps in order to regain online account access. If you have not already had a chance to speak with us about restoring online access to your account, please reach out to us at 1-800-480-BANK (2265) or contact one of our branches. To help contain the spread of COVID-19, our branches are available by appointment only at your local non-supermarket branch. For a listing of Huntington locations and their availability, check our online banking and Mobile app. We are also continuing to monitor activity and transactions on relevant accounts for signs of fraud or other suspicious activity.

WHAT YOU CAN DO. Consistent with certain laws, we are providing you with the following information about general steps that a consumer can take to protect against potential misuse of personal information.

As a precaution, we have arranged for you, at your option, to enroll in a complimentary credit monitoring service through Equifax® to provide you the option of using Equifax® Credit Watch™ Gold identity monitoring protection for free for one year. The enclosed information explains how to enroll for the identity theft protection service at no cost to you. You have until December 31, 2020 to activate this service by using the enclosed activation code. This code is unique for your use and should not be shared. Please note that if you have already been provided with an activation code at one of our branches and successfully enrolled in this Equifax® service, there is no need to enroll again.

You should remain vigilant for incidents of fraud and identity theft over the next twelve to twenty-four months, including by regularly reviewing your account statements and monitoring free credit reports. You may obtain information about your accounts by reviewing your Huntington account statements or contacting us at 1-800-480-BANK (2265). If you believe that there are unauthorized or suspicious transactions on your Huntington accounts or if you have become the victim of identity theft, please contact us immediately.

In addition, we recommend that you change your password/security question or answer for any online account for which you use the same password/security question or answer.



We also encourage you to use ordinary precautions in connection with your financial records and documents, such as shredding or tearing up documents containing account information, signing your credit cards as soon as you receive them, never giving a credit card number or loan account information over the phone unless you initiated the call, and notifying your local Postal Inspector if you have experienced a fraudulent change of address.

In addition, you may contact the Federal Trade Commission ("FTC") or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at www.consumer.gov/idtheft, or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act ("FCRA"), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax (800) 685-1111 P.O. Box 740241 Atlanta, GA 30374-0241 Equifax.com/personal/ credit-report-services	Experian (888) 397-3742 P.O. Box 9701 Allen, TX 75013 Experian.com/help	TransUnion (888) 909-8872 Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19022 TransUnion.com/credit-help
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You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf.

You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze to restrict access to your credit report:

- (1) Equifax – (800) 685-1111
- (2) Experian – (888) 397-3742
- (3) TransUnion – (888) 909-8872

You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

FOR MORE INFORMATION. Please know that we regret any inconvenience or concern this incident may cause you. If you have additional questions about this notice, restoring access to your account, are aware of any suspicious/ unusual activity on your accounts with us, or suspect identity theft or fraud, please call us immediately at 1-800-480-BANK (2265).

Sincerely,

Jon Greenwood
Executive Vice President, Director Branch Banking



Enter your Activation Code: «ID_Theft_Promotion_Code»

Enclosed: Equifax® enrollment instructions

Product Information

Equifax® Credit Watch™ Gold with 3-in-1 Credit Monitoring provides you with the following key features:

- 3- Bureau credit file monitoring¹ and alerts of key changes to your Equifax®, Transunion®, and Experian® credit reports
- One Equifax 3-Bureau credit report
- Automatic Fraud Alerts² With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit
- Wireless alerts (available online only) Data charges may apply.
- Access to your Equifax® credit report
- Up to \$1 MM Identity Theft Insurance³
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/tri

- 1. Welcome Page:** Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, review the Terms of Use and then check the box to accept and click the "Continue" button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

To sign up for US Mail delivery, dial 1-855-833-9162 for access to the Equifax Credit Watch Gold with 3-in-1 Credit Monitoring automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- 1. Activation Code:** You will be asked to enter your Activation Code provided above.
- 2. Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

1. Credit monitoring from Experian® and Transunion® will take several days to begin.

2. The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

3. Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. 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.

