

Fifth Third Bank  
<Address>  
MD <00000>  
<City State Zip>

16746



FIFTH THIRD BANK

<Customer Name>  
<Address 1>  
<Address 2>  
<City State Zip>

Date: <Month Day, Year>

### Important Information Regarding Your Personal Information

Dear <Customer Name>:

We appreciate having you as our customer and are committed to keeping you informed as issues arise. We are contacting you today regarding a possible exposure of some of your personal information. Fifth Third Bank takes the safety and security of your information very seriously.

#### What you need to know

Fifth Third has opened an internal investigation to determine the cause of suspected fraudulent transactions affecting certain customer accounts. Over the course of the investigation, in cooperation with law enforcement, we have come to believe that a small number of former employees may have misused certain customers' sensitive information dating back to June 2018. While at this time we have no evidence to suggest your information was misused, your information was accessed. We are unable to determine with certainty whether the accessing of your information was done in the normal course of business and are notifying you out of an abundance of caution. The information accessed may include your name, address, phone number, date of birth, mother's maiden name, Social Security number, account number(s), and driver's license information. Please note that since discovering this matter, we have investigated the issue internally and continue to work with law enforcement.

At this time, we have not detected any fraudulent activity on your accounts due to this incident. However, please be assured that the protection of your information is a top priority of the Bank. For that reason, **we would like to offer you Fifth Third Identity Alert® for one year at no charge.** Fifth Third Identity Alert is an identity theft protection and credit monitoring service that Fifth Third has enlisted to provide you with access to your credit report from all three national credit reporting agencies. In addition, this service provides:

- Daily monitoring of your credit file from a national credit reporting agency.\*1
- Monitoring of your Social Security number.\*\*2
- Up to \$25,000 in identity theft insurance.\*3

#### What you need to do

- **Enroll in Identity Alert within 30 days to accept this offer.**  
Enroll online at [53identityalert.com/awareness](http://53identityalert.com/awareness) using the activation code <1234>. Or you can take this letter to any Fifth Third banking center and ask a banker to enroll you **using the above URL and activation code.** Please note: the service will automatically expire 12 months after enrollment.
- **Read the terms.**  
Be sure to review the terms, conditions and privacy policy of Fifth Third Identity Alert, as you would with any financial service.

- **Pay attention to your statements.**  
Carefully review all your account statements over the next 12 to 24 months, as well as those from previous months for any unfamiliar activity.
- **Contact us.**  
Call us immediately at <phone number> if you see any unauthorized or suspicious activity on any of your accounts.
- **Learn more.**  
Take a few minutes to review the enclosed information on monitoring your credit report and protecting against fraudulent activity.

**Questions?**

If you have any questions, please call us at <phone number>, <Monday through Friday, 7 a.m. to 8 p.m. ET, or Saturday, 8:30 a.m. to 5 p.m. ET [or insert other hours]>.

Thank you again for being a Fifth Third Bank customer.

Sincerely,

<Name>  
<Title>

The benefits in Fifth Third Identity Alert are provided by Fifth Third's vendor, Trilegiant, LLC.

\*Your credit monitoring and alerts, Identity theft insurance and fraud assistance begin automatically upon enrollment.

\*\*Your other optional benefits will not be available or released to you unless you visit 53identityalert.com and use the member account number to create log in credentials and then access these benefits. Or you may call us at 800-972-3030 to request activation materials to be sent to you through the mail.

<sup>1</sup>Daily monitoring will notify you of any new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to your credit reports as reported by one of the major credit reporting agencies. If no information has been added or changed, then you will receive a quarterly notification stating that no information has changed within your credit file.

<sup>2</sup>Fifth Third Identity Alert monitors up to ten registered credit/debit cards and your Social Security number on the Internet, based on extensive research of Internet chat rooms; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.

<sup>3</sup>The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of the program, through Financial Services Association (FSA or the "Association"). Upon enrollment in the program, you will automatically be admitted as a member of the Association.

The Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. All exclusions and limitations of the master policy apply. See the Benefits Summary for details regarding such exclusions and limitations. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.

## Proactive Steps for Protecting Your Information

- Activate your complimentary Fifth Third Identity Alert today.** It only takes a few minutes to activate your credit monitoring benefits. Just follow the steps outlined in this letter.
- Review your credit reports carefully.**

You should periodically obtain credit reports from each national consumer reporting agency. You can obtain a free copy of your credit report from each of the three national consumer reporting agencies on an annual basis by visiting [annualcreditreport.com](http://annualcreditreport.com), calling 1-877-322-8228, or mailing the Annual Credit Report Request Form (available at [annualcreditreport.com](http://annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Once you receive your credit reports, be sure to spend some time going over them. Look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have questions or notice inaccurate or fraudulent information, call the consumer reporting agency immediately at the telephone number listed on the report to have that information deleted.
- Remain vigilant for incidents of fraud and identity theft over the next 12 to 24 months.**

Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or anywhere else, be sure to call your local police or your state's Office of the Attorney General immediately and file an identity theft report.
- Place a credit freeze or a 90-day fraud alert on your credit file.**

A credit freeze allows you to restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. You can place a freeze on your credit report by contacting each of the three national consumer reporting agencies. You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it should you choose to lift the freeze.

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. Just call any one of the three national consumer reporting agencies listed below—the other two will automatically be notified. They will place a fraud alert on your credit file and will assist you in getting a free credit report from each of the three agencies. The initial fraud alert will last for 90 days, but you may want to renew it at the end of this period. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This fraud alert is free of charge and valid for seven years.

**Equifax**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
800-525-6285  
[equifax.com](http://equifax.com)

**Experian**  
P.O. Box 9532  
Allen, TX 75013  
888-397-3742  
[experian.com](http://experian.com)

**TransUnion**  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
800-680-7289  
[transunion.com](http://transunion.com)

- Learn more about identity theft and ways to protect yourself.**

Suspected identity theft should also be reported to the Federal Trade Commission (FTC), which maintains additional information on how consumers can protect themselves from identity theft. Simply go to the FTC website at [ftc.gov/idtheft](http://ftc.gov/idtheft).

You can also call the FTC at 877-ID-THEFT (877-438-4338) (TTY: 866-653-4261); or write to the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

If you live in Maryland, North Carolina, or Rhode Island, you can also get this information by contacting your state's Office of the Attorney General:

**Maryland Office of the Attorney General**  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023 (toll-free)  
410-576-6300  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**North Carolina Attorney General's Office**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
877-566-7226 (toll-free within NC)  
919-716-6000  
[www.ncdoj.gov](http://www.ncdoj.gov)

**Rhode Island Office of the Attorney General**  
150 South Main Street  
Providence, RI 02903  
401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)