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April 9, 2020



Dear [REDACTED]

We recently learned of an issue involving Fiserv, a third-party service provider used by MUFG Union Bank ("MUB") for Credit Card servicing support, which affected your personal information. This issue did not impact MUB's systems. On March 19, 2020, Fiserv confirmed with MUB that a Fiserv employee inadvertently sent to another Fiserv business client a spreadsheet containing limited personal information about some MUB customers. The personal information may have included names, credit card numbers, telephone numbers and zip codes.

After learning of the issue, we quickly began working with Fiserv to identify the affected MUB customers. We understand that the unintended recipient confirmed that the spreadsheet was deleted. We have no evidence at this time that the information contained in the spreadsheet was misused or further disclosed by the unintended recipient.

We regret that this issue may affect you. We take our obligation to safeguard personal information very seriously and are alerting you about this issue so you can take steps to help protect yourself. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. We encourage you to review your account statements and monitor your free credit reports.

In addition, we have arranged to offer credit monitoring services to affected individuals for one year at no cost to them. The attached Reference Guide provides information on registration and recommendations by the U.S. Federal Trade Commission on the protection of personal information.

We hope this information is useful to you. If you have any questions regarding this issue, please call: 602-366-6772 and leave a voicemail and you'll receive a response within 2 business days.

We regret any inconvenience this may cause you.

Sincerely,

Troy Troxler

MUFG Credit Card Operations

Reference Guide

We encourage affected individuals to take the following steps:

Complimentary Credit Monitoring:

Union Bank would like to provide you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Public Records Monitoring*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files additional. This notification is sent to you the same day that the change or update takes place with the bureau. You are also provided a one-time snapshot of credit files from all three credit reporting agencies. Additionally, you will receive public records monitoring that includes: change of address monitoring, court records monitoring, social security trace report, sex-offender monitoring, payday loan monitoring and cyber monitoring. These services will be provided by **CyberScout**, a company that specializes in identity theft education and resolution.

How do I enroll for the free services?

To enroll in **Credit Monitoring/Public Records Monitoring*** services at no charge, please log on to www.myidmanager.com and follow the instructions provided. **When prompted please provide the following unique code to receive services:** [REDACTED]

To take advantage of the **CyberScout** services, or to obtain information about these services, **please call the CyberScout help line 1-800-405-6108** and supply the fraud specialist with your unique code. To take advantage of this monitoring service you will need to enroll by **June 30, 2020**.

* Services marked with an "*" require an Internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection and in order to confirm your identity.

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Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting

agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Report Incidents. If you detect any unauthorized transactions in a financial account, promptly notify the relevant payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.