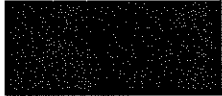




16918

May 06, 2020



Dear [REDACTED]:

This letter is in response to the complaint People's United Bank (referred to hereafter as "the Bank") received on April 27, 2020 relating to your mortgage statement. A copy of your mortgage statement was inadvertently mailed to another person with a similar name. Your mortgage statement includes your name, address and mortgage account number.

You are a valued customer and we apologize for this error. While we believe there is a low risk of potential fraud related to this incident because you were informed about the error when you received your mortgage statement from the recipient, we have arranged for myTrueIdentity through TransUnion to help you protect your identity at no cost to you. Information on how to enroll in this program and activation codes have been included below.

We regret that this incident occurred. Your business is important to us. Please be assured that People's United Bank is taking steps to ensure that an incident of this nature will not happen in the future. If you have any further questions regarding this incident, you can email me at lisa.hanlon@peoples.com.

If you have any additional questions, or we may be of further assistance to you regarding the servicing of your loan, contact the Bank toll free at (800) 525-1006 or by writing to the address below.

People's United Bank, N. A.
Attn: Information & Error Resolution Group
P.O. Box 820
Burlington, VT 05402-0820

Sincerely,

A handwritten signature in cursive script, appearing to read "Lisa Hanlon".

Lisa Hanlon
Director, Loan Operations
People's United Bank



WHAT WE ARE DOING

Complimentary Credit Monitoring Service

You are a valued customer and we apologize for this error. While the Bank has no evidence or belief that your information has been, or will be used for fraudulent purposes, and while we believe there is a low likelihood of fraud related to this incident, as a safeguard, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code **697611** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **December 31, 2021**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, Experian, and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

WHAT YOU CAN DO

Fraud Alert Information

Whether or not you enroll in credit monitoring, we recommend that you consider placing a "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As



soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax
PO Box 740256
Atlanta, GA 30374
www.alerts.equifax.com
1-800-525-6285

TransUnion
PO Box 2000
Chester, PA 19016
www.transunion.com/fraud
1-800-680-7289

Experian
PO Box 9554
Allen, TX 75013
www.experian.com/fraud
1-888-397-3742

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly. If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at www.identitytheft.gov or at 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's website at www.ftc.gov/idtheft to review their free identity theft resources such as their comprehensive step-by-step guide "Identity Theft – A Recovery Plan".

Security Freeze Information

You can request a "Security Freeze" on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies, although that fee is waived if you send the credit reporting company proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security



Freeze services. To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
www.freeze.equifax.com
1-800-685-1111

TransUnion Security Freeze
PO Box 2000
Chester, PA 19016
www.transunion.com/freeze
1-800-909-8872

Experian Security Freeze
PO Box 9554
Allen, TX 75013
www.experian.com/freeze
1-888-397-3742

- Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)
- Your Social Security Number
- Your date of birth (month, day and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill
- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- Include applicable fee. Call or visit each of the credit reporting company websites listed above for information on fees for Security Freeze services. Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

Special note for minors affected by this incident:

The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at www.transunion.com/childidentitytheft to submit your information so TransUnion can check their database for a credit file with your child's Social Security Number. After TransUnion's search is complete, they will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.



Special note to Massachusetts residents:

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. Based on the nature of this incident, no police report has been filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

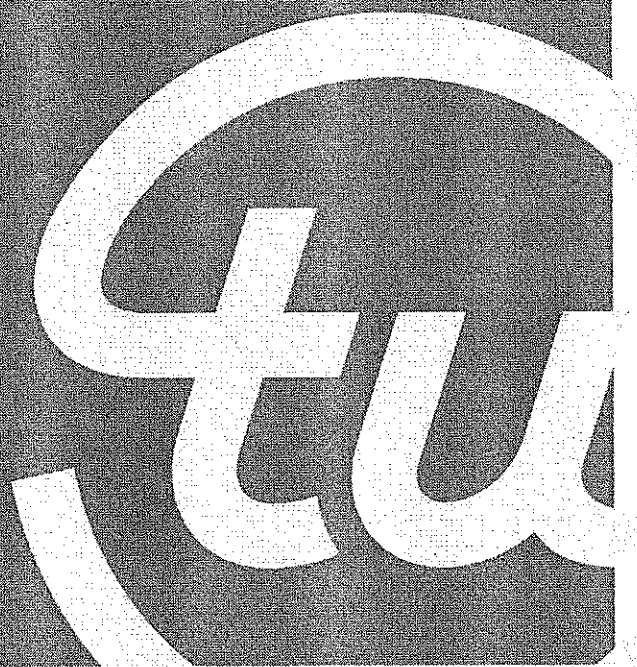
If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.



myTrueIdentity

**Step-by-Step Instructions
for New Members**

(www.mytrueidentity.com)



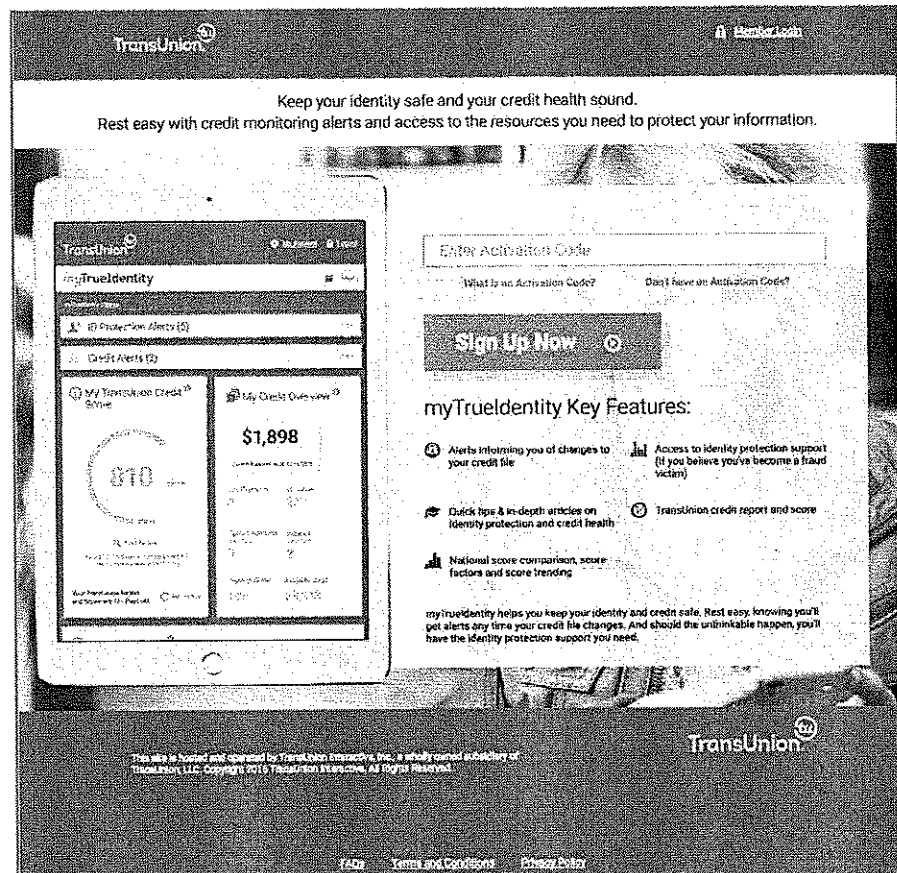


myTrueIdentity Enrollment Step-by-Step Guide

SIGN UP

Navigate to www.mytrueidentity.com and enter your 12-letter Activation Code, which was provided in your notification.

Click <<"Sign Up Now">>





myTrueIdentity Enrollment Step-by-Step Guide

STEP 1: CREATE YOUR ACCOUNT

Create a Username, (5 or more characters, no spaces)

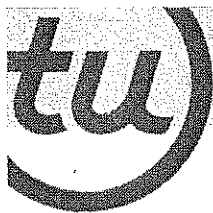
Create a Password, (8 or more characters, letters and numbers, no spaces)

Enter your First Name, Middle Name (if you have one), and Last Name

Choose a Secret Question;
Provide your Secret Answer

Enter your email address and phone number

Click <<"Continue to Step 2">>



myTrueIdentity Enrollment Step-by-Step Guide

STEP 2: MORE ABOUT YOU


Enter your date of birth and current mailing address

If you have not lived at your address for more than 6 months, also input your previous address

Enter the last 4 digits of your Social Security Number

Read Terms and Conditions

Click <<"I Accept & Continue to Step 3">>

TransUnion  [Member Login](#)

Please tell us just a little more to complete the process.

[Step 1 Create your account](#) **Step 2 More about you** [Step 3 Verify your identity](#)

All fields required

Date of Birth (MM/DD/YYYY)

MM DD YYYY

Address and Unit Number

City

State Zip


Have you lived here for more than six months?

☒ Yes ☐ No


Last four digits of Social Security Number


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
You understand that by clicking on the "I Accept & Continue to Step 3" button below, you agree to TransUnion Consumer Interactive's Terms and Conditions, and you are providing "written instructions" authorizing TransUnion Interactive, Inc. to obtain information from your personal credit profile from TransUnion in order to confirm your identity and display your credit data to you.


I Accept & Continue to Step 3 


Almost there!
Before you can access your Credit Alerts and Identity Protection services, we need to verify your identity.


 1-800-368-6868

 info@transunion.com

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 TransUnion® Secure Server

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[FAQs](#) [Terms and Conditions](#) [Privacy Policy](#)



myTrueIdentity Enrollment Step-by-Step Guide

STEP 3: VERIFY YOUR IDENTITY

A series of questions will be asked to ensure you are really you. Please answer the question by clicking on the appropriate circle.

Click <<"Verify My Identity">>

TransUnion

For your protection, we need to make sure you are really Kirsten. Please verify your identity by answering a few questions only you would know.

Step 1 Create your account

Step 2 More about you

Step 3 Verify your identity

If you need to cancel your account, please contact us at 1-800-887-7268.

If you have difficulty, a representative will be provided.

What state was your social security number issued (this could be the state in which you were born or had your first job)?

☐ New Mexico

☐ California

☐ Louisiana

☐ North Carolina

☐ None of the above

What is the monthly payment of your most recent auto loan or lease?

☐ \$400 - \$499

☐ \$500 - \$599

☐ \$600 - \$699

☐ \$700 - \$799

☐ None of the above

What is the monthly payment on your student loan?

☐ \$200 - \$249

☐ \$400 - \$449

☐ \$200 - \$249

☐ \$250 - \$299

☐ None of the above

Verify My Identity

TransUnion® Secure Server

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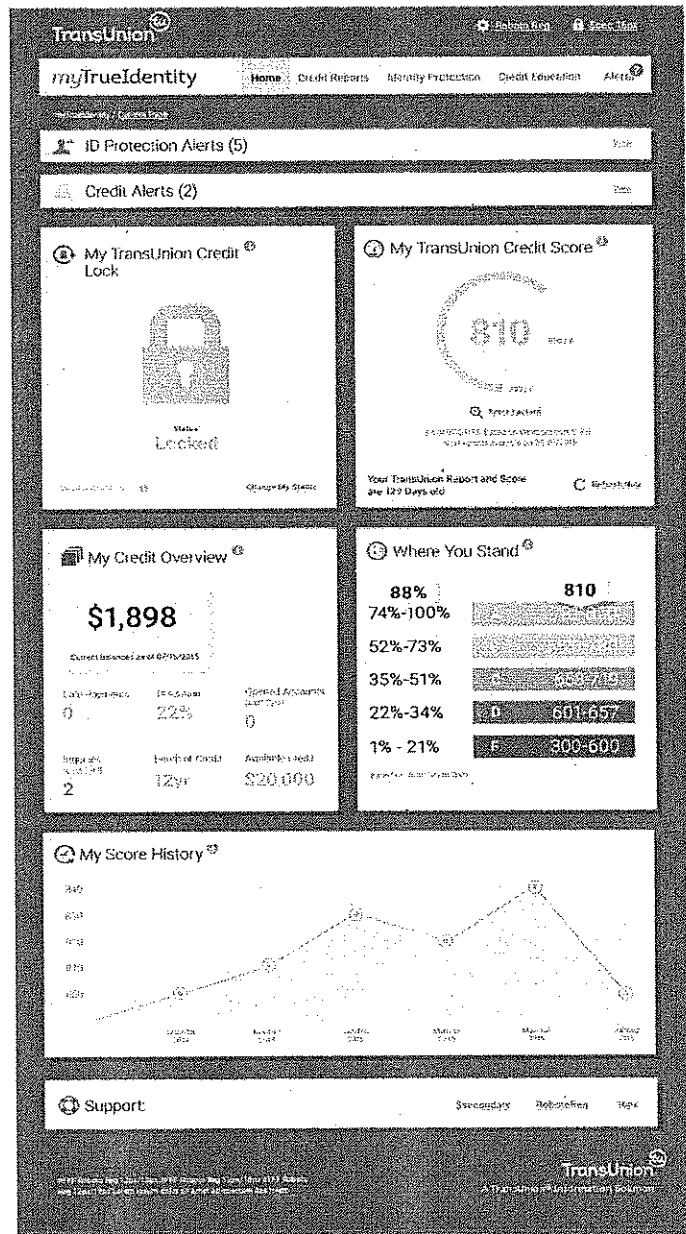
TransUnion



myTrueIdentity Enrollment Step-by-Step Guide

WELCOME TO myTrueIdentity

Upon successful completion of the three steps, you will be brought to the myTrueIdentity dashboard "Home" page where you can access all of the benefits that were provided to you.



Need help? Having problems? Have a question?

If you have questions about your credit benefits, need help accessing your report or passing identity verification, please contact our Customer Service Team at 1-844-787-4607 Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.



myTrueIdentity Enrollment Step-by-Step Guide

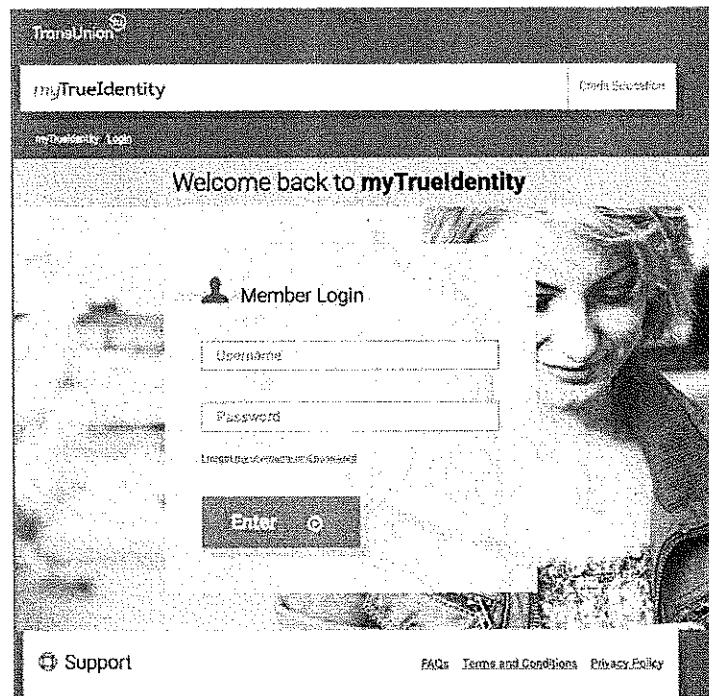
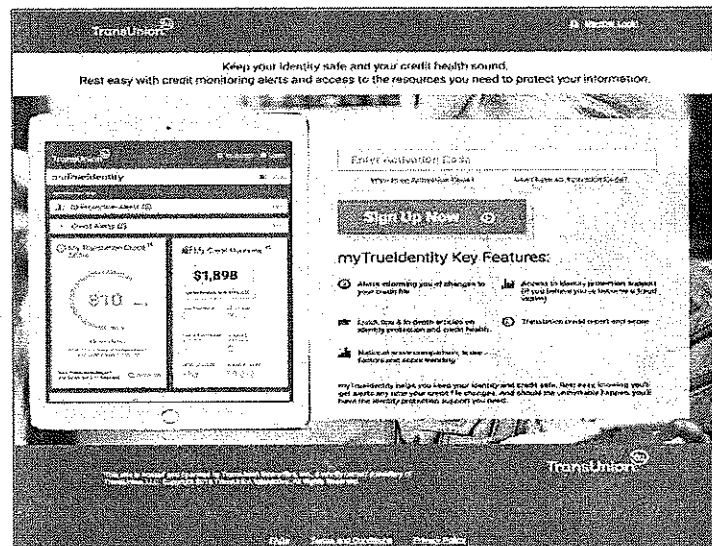
MEMBER LOGIN

When returning to mytrueidentity.com, click on the "Member Login" link located in the upper right corner.

Enter the Username and Password you created.

Click <<"Enter">>

If you have forgotten your username or password, please click on the "I forgot my username and password" link and complete the information requested. You will be asked to change your login information before accessing your account.

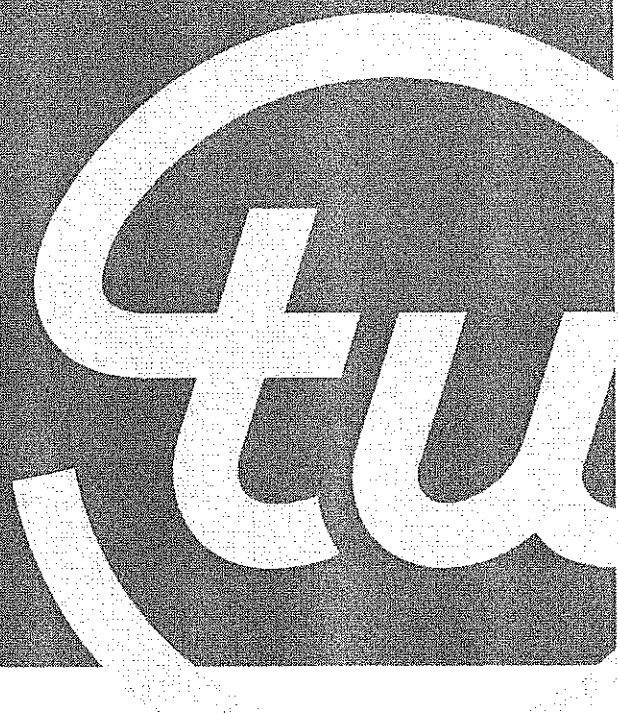


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Monday - Thursday, 8am - midnight ET and Friday - Sunday, 8am - 8pm ET.

TransUnion^{tu}

Thank you.




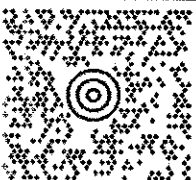

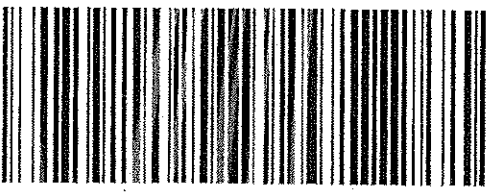

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