



16923

<<FirstName>> <<LastName>>  
<<Address1>>  
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Dear [CUSTOMER NAME]:

At U.S. Bank, we value your confidence in us and are committed to always keeping you informed of any activity regarding your accounts. We also place your privacy and the security of your information as a top priority.

During a review of accounts, we learned that the possibility of some documents containing your personal information could have been accessed and viewed by another U.S. Bank mortgage applicant.

**What happened:**

Supporting documentation that you uploaded to our mortgage portal, in association with your <Month>, <day> mortgage loan application, could have been viewed by another applicant in error. Documentation such as pay stubs, tax returns or other financial statements could have been viewed. The potential exposure was the result of an internal issue where a generic, nonvalid email address was added to the account, which inadvertently allowed another user to view your documents. Please be assured that we immediately corrected the issue and your documents are no longer visible to another user.

**What information was involved:**

The documents that could have been viewed contained information about you, including your name, address, telephone number, Social Security number and account number(s). At this time, we do not have any indication that these documents have been used to commit fraud against your accounts.

**WHAT WE ARE DOING.**

**Free Credit Monitoring and Identity Restoration Services**

To help you protect your identity, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for <<Insert one year or two years>> provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

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

Once you are enrolled, you will be able to obtain an initial 3-in-1 credit report and credit scores along with <<Insert one year or two years>> of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files 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 dark web internet identity monitoring, the ability to lock and unlock your TransUnion credit report, 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. (Certain policy limitations and exclusions may apply.)

If you believe you may be a victim of identity theft, 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 698500 to speak to a TransUnion representative about your identity theft issue.

You can sign up for the *myTrueIdentity* online credit monitoring anytime between now and <<Insert Date>>. 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, Experian and Equifax or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

## **WHAT YOU CAN DO.**

### **Free Fraud Alert Information**

Whether or not you enroll in credit monitoring, we recommend that you place 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.equifax.com](http://www.equifax.com)  
1-800-525-6285

TransUnion  
PO Box 2000  
Chester, PA 19016  
[www.transunion.com/fraud](http://www.transunion.com/fraud)  
1-800-680-7289

Experian  
PO Box 9554  
Allen, TX 75013  
[www.experian.com/fraud](http://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](http://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](http://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](http://www.ftc.gov/idtheft) to review their free identity theft resources such as their comprehensive step-by-step guide "*Identity Theft - A Recovery Plan*".

### **Free Credit-Security Freeze Information**

You can request a free Security Freeze (aka "Credit Freeze") on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a credit freeze is added to your credit report, 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. A credit freeze 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.

Equifax Security Freeze  
PO Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
1-800-685-1111

TransUnion Security Freeze  
PO Box 2000  
Chester, PA 19016  
[www.transunion.com/freeze](http://www.transunion.com/freeze)  
1-888-909-8872

Experian Security Freeze  
PO Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)  
1-888-397-3742

Finally, I want to thank you on behalf of U.S. Bank for your business, as well as the confidence you place in us. We take that trust seriously and are sorry that this situation has occurred. We want to maintain our business relationship with you and ask that you reach out to us with any questions or concerns. We trust that the quality and reliability of the services we

are offering to you will demonstrate our continued commitment to your security and satisfaction. If there are questions, please reach out to us @ 952.297.4467.

Sincerely,

*Jennifer Hughes*

Jennifer Hughes  
Vice President  
Consumer and Business Banking  
U.S. Bank