



18570

<<Borrower name>>

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

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Dear [Borrower NAME]:

We value your confidence in us and place the privacy and security of your information as a top priority. U.S. Bank recently learned that some of your personal information was incorrectly recorded as part of your Home Equity Loan lien filing with the county. This was done in error and we are working with the county recorder's office to remove the information from the record as quickly as possible.

What happened:

Information associated with your Home Equity Line of credit ending in [Last 4 digits of Account #] booked on [DATE BOOKED], had documentation filed with the county recorder that included your [Data Variables].

We do not have any indication that these documents have been used to commit fraud against your accounts at this time.

What we are doing:

As a precautionary measure, we want to inform you of some steps we have taken to protect you and some additional steps you can take to help protect yourself.

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 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 **mytrueidentity.com** and in the space referenced as "Enter Activation Code," enter the following 12-letter Activation Code and follow the three steps to receive your credit monitoring service online within minutes.

Unique activation code: [TU Code]

Once you are enrolled, you will be able to obtain an initial 3-in-1 credit report and credit scores along with 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 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 **December 1, 2020**. 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
equifax.com
800.525.6285

TransUnion
PO Box 2000
Chester, PA 19016
transunion.com/fraud
800.680.7289

Experian
PO Box 9554
Allen, TX 75013
experian.com/fraud
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 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 877.ID.THEFT (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*".

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
equifax.com
800.685.1111

TransUnion Security Freeze
PO Box 2000
Chester, PA 19016
transunion.com/freeze
888.909.8872

Experian Security Freeze
PO Box 9554
Allen, TX 75013
experian.com/freeze
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. Please reach out to us with any questions or concerns at 877.595.6256.

Sincerely,

Michael L. Alexander
Senior Vice President
U.S. Bank Home Mortgage