



C/O IDX
P.O. Box 1907
Suwanee, GA 30024

2021B

To Enroll, Please Call:
(833) 664-1373
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>

April 16, 2021

NOTICE OF <<Variable Data 1>>

Dear <<Variable Data 2>> <<First Name>> <<Last Name>>:

We value your business and respect the privacy of personal information, which is why, as a precautionary measure, we are writing to let you know about a data security incident that may involve <<Variable Data 3>> personal information. This letter explains what measures we are taking to address this issue, and what steps you can take to protect against potential identity theft.

What Information Was Involved

The information that may have been potentially accessed included: <<Variable Data 4>>.

What We Are Doing

Citizens Bank immediately took steps preventing further access and securing the employee email accounts as soon as we learned of the incident, and promptly launched an investigation led by counsel, including engaging a leading digital forensics firm to assist with the investigation. Acclivity Financial, LLC and Citizens Bank have implemented additional security measures designed to prevent a recurrence of such an event and to further protect the privacy of our valued customers. We remain vigilant for similar types of attacks.

What You Can Do

We encourage you to remain vigilant in reviewing financial statements and credit reports over the next 12 to 24 months. You should promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including your local law enforcement agency or your state's attorney general.

To further assist you, we have arranged to provide you with the services of IDX to provide identity monitoring at no cost to you or your child for two years. IDX identity protection services include: two years of CyberScan monitoring, credit monitoring for adults over the age of 18 with valid US credit files, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services." If you wish to receive this service, please refer to the instructions below on how to enroll.

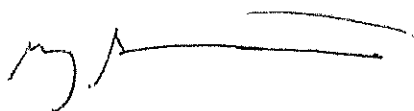
1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

For More Information

We value your privacy and deeply regret that this incident occurred. More information on how you can protect against unauthorized use of personal information can be found in the Reference Guide. If you have any questions regarding this incident, please call (833) 664-1373 toll-free Monday through Friday from 9 am – 9 pm Eastern (excluding major U.S. holidays).

Sincerely,



Gregg Sherrington
Executive VP, COO, Acclivity Financial



C. Scott Greer
Executive VP, CFO & COO, Citizens Bank

REFERENCE GUIDE

Order Your Free Credit Report

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

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case.
- Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus 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 credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, you have the right to place a fraud alert on your credit file for one year at no cost. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the applicant's identity. You can place a fraud alert on your credit report by calling any of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
800-208-0045
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19016
888-909-8872
www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than one (1) business day after receiving a request by phone or secure electronic means, and no later than three (3) business days after receiving a request by mail. No later than five (5) business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

Right to Obtain a Police Report

You have the right to obtain a police report if such a report has been filed in connection with this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.