



Customer name
Customer name
Street address
City, state zip code

Dear **customer name(s)**,

Your business is important to us, and the security of your accounts and personal information is something we take very seriously. As you are aware, an incident occurred involving your personal information. *Please read this entire letter as it contains information to help keep your data secure.*

What happened?

A branch employee selected the wrong customer profile while assisting you with the opening of your Certificate of Deposit account ending in **XXXX**. This inadvertent error resulted in an incorrect signer being added to your account. The incorrect signer was able to view the account in his online banking profile and withdraw funds. You were contacted by the branch the next business day to make you aware of the situation. Your funds have been reimbursed, the account was closed, and a new account was opened with a different account number. The case was referred to the Fraud department for investigation. Please be assured that we have taken steps to address this incident.

What information was involved?

- name
- address
- account number
- balance

Please note that your online banking credentials were **not** compromised.

You are receiving two years of complimentary identity theft protection.

We have arranged for you to enroll in an online credit monitoring service, **Equifax® Complete™ Premier**. This service is provided at no cost to you. It helps detect possible misuse of your personal information and provides you with identity protection support focused on identification and resolution of identity theft.

To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by **December 31, 2024**, or the codes will be inactive.
- Go to www.equifax.com/activate
- Enter your unique Activation Codes of **enter code #1 and enter code #2** then click "Submit" and follow the instructions to register, create an account and verify your identity.
- Upon successful verification of your identity, you will see the Checkout Page. Click "Sign Me Up" to finish enrolling.
- The confirmation page shows your completed enrollment. Click "View My Product" to access the features.

If you have questions about this service or need assistance with enrollment, including enrolling offline, please contact the Equifax Customer Service Team toll-free at: 1-866-815-8535, Monday to Friday from 9 a.m. to 9 p.m. ET and Saturday and Sunday from 9 a.m. to 6 p.m. ET.

What can you do?

- Remain vigilant by closely monitoring your account statements over the next 12 to 24 months.
- Promptly report any suspicious account activity related to your KeyBank account(s) by calling the Fraud and Disputes Hotline at 1-800-433-0124.
- Promptly report any fraudulent activity or suspected identity theft to the law enforcement authorities or other financial institutions as applicable.
- Enroll in Equifax Complete Premier online credit monitoring service.
- See the tips attached to this letter for additional steps you can take to protect your personal information.

Keeping your personal information safe and secure is of utmost importance to us. We regret that this incident occurred and apologize for any inconvenience it may cause you. We strongly encourage you to take advantage of the complimentary Equifax membership as an extra security measure. If you have any questions, please contact me at **800-625-3256** 8:00 am – 7:00 pm ET, Monday through Friday.

Sincerely,

Enterprise Client Relations
Office of the President

Additional Helpful Tips

- **Helpful Contacts:** You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report. You may also obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional copies. Consumer reporting agencies may charge fees for certain services.
 - **Federal Trade Commission**, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft
- **Order Your Free Credit Report:** We encourage you to periodically obtain credit reports from the below credit agencies and have fraudulent transactions deleted. To obtain an annual free copy of your credit reports, visit annualcreditreport.com, call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. Their contact information is as follows:

Equifax:

equifax.com

equifax.com/freeze

P.O. Box 105788
Atlanta, GA 30348
1-800-525-6285

Experian:

experian.com

experian.com/freeze

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion:

transunion.com

transunion.com/freeze

P.O. Box 2000
Chester, PA 19016
1-888-909-8872

- **Fraud Alert:** You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert puts creditors on notice that you might be a victim of fraud. Creditors will then follow certain procedures designed to protect you, including contacting you before they open new accounts or change your existing accounts. Placing a fraud alert can protect you but also may delay you when you seek to obtain credit.
- **Security Freeze:** You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.
- **Fraud or Identity Theft:** If you suspect theft, you should file a report to law enforcement, the FTC, or the Attorney General in your state. If you are the victim of fraud or identity theft, you have the right to (1) notify the police and Attorney General of your state; and (2) file a police report relating to the incident and obtain a copy of the report.
- **Federal Fair Credit Reporting Act Rights:** The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies (CRAs) use your information. The FTC has summarized consumers' FCRA rights as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to a credit score; you have the right to dispute incomplete or inaccurate information; CRAs must correct or delete inaccurate, incomplete, or unverifiable information; CRAs may not report outdated negative information; access to your file is limited; employers need your consent to receive your reports; you may limit "prescreened" credit and insurance offers based on your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.
- **State-Specific Notices.** Residents of the following states should review the following information:
 - **For District of Columbia residents:** You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 110 South, Washington, D.C. 20001, <https://www.oag.dc.gov/>, 202-727-3400.

- **For Maryland residents:** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov/>, 1-888-743-0023.
- **For New York residents:** You may consider placing a Security Freeze on your credit report. For more information on a Security Freeze or on how to avoid identity theft, contact the New York Department of State Division of Consumer Protection, <http://www.dos.ny.gov/consumerprotection/>, 1-800-697-1220, or the New York State Office of the Attorney General, <http://www.ag.ny.gov/home.html>, 1-800-771-7755.
- **For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov/>, 1-877-566-7226 to contact other nationwide consumer reporting agencies and to make freeze requests and obtain information on combating identity theft.
- **For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. For more information on security locks, you can visit the Oregon Department of Consumer and Commercial Services website at www.dfcs.oregon.gov/id_theft.html and click "How to get a security freeze."