

RR DONNELLEY
PO Box 474
Monroe, WI 53566

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Notice of Data Security Incident

Dear 

We are writing to inform you that on March 12, 2024, your loan payment coupon was mailed to another Wells Fargo customer in error. We are a primary printer for Wells Fargo. Protecting personal information is our priority, and we sincerely apologize for this situation.

What happened?

Recently, we received reports from Wells Fargo that certain individuals received their Wells Fargo loan payment notices in the same envelope with the payment coupon of another individual. We identified an equipment failure that led to this error. We promptly implemented a series of measures to address this situation and to prevent this situation from happening again. However, our investigation revealed that the coupon that contained your personal information was mailed in the same envelope with another individual's loan renewal notice.

What information was involved?

The personal information included your name, address, and home equity line of credit account number. There is no evidence that the information has been misused, and this incident did not affect any Wells Fargo systems or any other customer data. If you received a coupon for a different customer in error, please destroy it.

What we are doing

After investigation, we believe the incident has been fully addressed and effective controls have been implemented to prevent further incidents. We have mailed corrected statements and coupons. In addition, we are offering to provide credit monitoring services to you for your protection for 2 years at no cost.

What you can do

We encourage all individuals to remain vigilant for incidents of fraud and identity theft by reviewing account statements, monitoring free credit reports, and promptly reporting any suspicious activity. Additionally, we have arranged for you to enroll, at your option, in a two-year membership of Experian's® IdentityWorksSM at no cost to you. This product provides you with superior identity theft detection services and resolution of identity theft. To activate your membership and start monitoring your personal information, follow the steps below:



- Ensure that you **enroll by: 7/31/2024** (Your code won't work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- **Provide your activation code:** [REDACTED]

When enrolling, you will need to provide to Experian your information such as name, contact information, Social Security Number (SSN), date of birth, and the activation code provided above. By law, we cannot enroll for you. At the end of your free subscription, these services will automatically be canceled, and you will not be billed. Please see additional details enclosed.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, call Experian's customer care team at 877.890.9332 by 7/31/2024. Provide your engagement number [REDACTED] as proof of eligibility.

For more details about Experian's IdentityWorks membership, see the enclosed instruction sheet "Additional details regarding your Experian IdentityWorks Membership." Because of Experian's security measures, if you attempt to login to your account from a location outside the U.S., you may not be able to gain access to your account. If you are outside of the U.S., call Experian's international non-toll-free number 877.890.9332 to get account related information.

For more information about steps you can take, see the enclosed sheet "TIPS TO PROTECT YOUR PERSONAL INFORMATION."

For more information

If you have questions or concerns, please call:

Wells Fargo's Customer Advocacy Support Team at 1-866-885-3802

and refer to this letter (there is no charge for these services). Representatives are available Monday - Friday, from 9:00 a.m. to 4:00 p.m. Pacific Time. Language assistance services are available. If you have hearing or speech difficulties, this phone number accepts relay service calls.

Thank you.

Sincerely,

Elif Sagsen-Ercel
EVP, President Business Communications Solutions

Enclosure



ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. *
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, reach out to an Experian agent at **877-890-9332**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

This Identity Restoration support is available to you for two years from the date of this letter and doesn't require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Tips to protect your personal information

Protecting your accounts

Monitor your account statements often (even daily in online banking) to review all charges and transactions. Contact immediately at

1-800-TO-WELLS (1-800-869-3557) 24 hours a day, and 7 days a week, if you see discrepancies or unauthorized activity on your Wells Fargo accounts.

We will carefully review them for reimbursement in accordance with our policies.

If available, consider placing password protection on your Wells Fargo accounts, and do not use any part of your social security number as the username or password. To find out if password protection is available for your accounts, visit any Wells Fargo branch. Or Wells Fargo can help you close these accounts and transfer the money to new accounts. For this option, please call us at 1-800-TO-WELLS (1-800-869-3557), 24 hours a day, and 7 days a week, or visit any Wells Fargo branch.

If your username or email address, with a password or security question and answer that would permit access to an online account were involved, promptly change your username or password and security question or answer, as applicable, or take other appropriate steps to protect online accounts for which you use the same username or email address and password or security question and answer.



Do not write down or share your Personal Identification Number (PIN) number or passwords with anyone.

If you receive suspicious emails that claim to be from Wells Fargo, forward them to reportphish@wellsfargo.com and then delete them.

If you have accounts at other financial institutions, please notify them and they can advise you on additional steps to take. For more tips on how to protect your Wells Fargo accounts, please visit

www.wellsfargo.com/privacy_security/fraud

Protecting your identity

Check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the three major credit bureaus every 12 months by visiting www.annualcreditreport.com or calling 1-877-322-8228. Credit bureau contact details are provided below.

Equifax®:
1-800-525-6285 or
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian®:
1-888-397-3742 or
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion®:
1-800-680-7289 or
www.transunion.com
P.O. Box 6790
Fullerton, CA 92634

You also may want to consider placing a freeze on your credit file. A credit freeze means potential creditors cannot get your credit report and makes it less likely that an identity thief can open new accounts in your name. To place a freeze on your credit you can contact the nationwide credit bureaus. You can freeze your credit for free, but you'll need to supply your name, address, date of birth, social security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. To lift the freeze, you will need to contact the credit bureaus again.

Place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus listed to the left. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts.

This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail branches.

If you believe you are a victim of identity theft, report it to your local law enforcement agency and to the Federal Trade Commission (FTC) or your state Attorney General. In some states, you may be entitled to file or obtain a police report, if such a report exists.

FTC Consumer Response Center
600 Pennsylvania Avenue, NW, H-130
Washington, DC 20580
1-877-438-4338
www.identitytheft.gov

Contact information for the state's Attorney General's offices can be found at www.naag.org.

Contact information for the Attorney General's Office in the following states:

For Maryland:
200 St. Paul Place
Baltimore, MD 21202-2202
1-888-743-0023
www.marylandattorneygeneral.gov

For North Carolina:
Dept. of Justice, P.O. Box 629
Raleigh, NC 27602-0629
919-716-6400
www.ncdoj.gov

For Rhode Island:
150 S. Main St.
Providence, RI 02903
401-274-4400
www.riag.ri.gov



