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Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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Letter Code HE21

Dear <<Name 1>>,

We are writing to inform you that we recently learned of an incident of unauthorized access to personal information that was held by a third-party vendor. As soon as we became aware of the issue, we worked closely with this vendor and determined that a small subset of Citizens Bank, N.A. (Citizens) customers had been affected. The personal information potentially accessed included street address and loan number. This incident was not a compromise of a Citizens network.

Protecting the security of customer information is a responsibility we take very seriously. We deeply regret that this incident occurred and apologize for any inconvenience it may cause. **At this time there is no indication that your information has been misused;** however, we included a list of prudent and proactive steps you can take to reduce the risk to your account(s).

What We Are Doing

As a precautionary measure to safeguard your information from any potential misuse, we will proactively change your account number for your active Home Equity Line of Credit (HELOC). Your new account number is <<variable data>>.

It's important to note **you will not be able to access your account via online banking on Tuesday, June 8.** This is to ensure a seamless transition from your old account to your new account. New checks are expected to arrive via FedEx within 7-10 days. If you have any checks associated with your HELOC, please destroy and securely dispose of them.

Identity Theft Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an identity theft credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion,* one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery.

- To enroll in this service, go to the myTrueIdentity website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode <<Insert static six-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that identity theft credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score.
- The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Included in this letter is a list of prudent and proactive steps you can take to reduce the risk to your account(s).

Please promptly report incidents of suspected identity theft or suspicious activity to us and do not hesitate to call us anytime at 1-888-400-5672 Monday through Friday 7am-10pm ET or Saturday/Sunday between 9am through 6pm ET with any questions or concerns. Please reference code HE21 when you call.

Sincerely,

A handwritten signature in black ink, appearing to be 'Eric J. Schuppenhauer', written over a horizontal line.

Eric J. Schuppenhauer
President
Consumer Lending and National Banking

PROACTIVE STEPS YOU SHOULD TAKE TO HELP PROTECT YOUR INFORMATION

REMAIN VIGILANT FOR THE NEXT 12 TO 24 MONTHS.

Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police immediately and file an identity theft report and/or obtain a copy of a police report. Please also notify Citizens Bank immediately of any unauthorized use.

ORDER YOUR FREE ANNUAL CREDIT REPORTS.

To order your free annual credit reports, call toll-free 1-877-322-8228, visit www.annualcreditreport.com, or complete the Annual Credit Report Request Form online and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-800-821-7232. For your free annual credit reports, do not contact the four nationwide consumer reporting agencies individually; they provide this service only through www.annualcreditreport.com.

WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.

Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have questions or notice inaccurate information, please call the relevant consumer reporting agency at the telephone number listed on the report.

PLACE A 1 YEAR FRAUD ALERT ON YOUR CREDIT FILE.

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. To place a fraud alert on your file, please call any one of the three nationwide consumer reporting agencies listed below. By calling one consumer reporting agency, the other two will automatically be notified. They will place a fraud alert on your credit file and will also assist you in getting a free credit report from each of the agencies. The initial fraud alert will last for 1 year. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This extended fraud alert is a free service and is valid for 7 years.

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-877-478-7625
www.equifax.com

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

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

PLACE A SECURITY FREEZE ON YOUR CREDIT FILE.

You may wish to place a security freeze on your credit file. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. There is no charge to place, lift, or remove a security freeze. To place a security freeze on your credit report, you must contact each of the three credit reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com

LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.

The Federal Trade Commission has online guidance about the steps consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at www.ftc.gov/idtheft to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission. If you suspect you are the victim of identity theft, you also have the right to file a police report and obtain a copy.