



**What You Can Do**

In addition to enrolling in the credit monitoring service, we have included a list of resources for protecting yourself against potential misuse of your personal information with this letter.

**For More Information**

We understand the importance you place on data security and we take our responsibility to protect your information very seriously. We sincerely regret any inconvenience or concern this matter may cause you.

If you have any questions, please feel free to contact the Client Service Center at 1-877-433-6144 at any time. Enclosed is a standard reference guide with additional information on the protection of personal information.

## Supplemental Information for the Protection of Personal Information

**Avoiding Phishing.** Please use caution when responding to third parties who request disclosure of your personal information via email, text or phone. This may include inquiries from third parties posing as bank officials, information security experts, government agencies and other trusted sources, in an effort to trick you into divulging your personal information.

You should never provide personal information, such as usernames, passwords, government issued personal identification numbers (e.g., U.S. Social Security Numbers), account numbers or any other confidential personal information via email request or screen pop-ups. **Legitimate agencies/companies do not ask for this type of information in an email. We will never ask for your account password by email or by phone.**

**Remain Vigilant.** As always, you should monitor your statements for any activity you do not recognize. Contact us immediately to report any suspicious activity.

You also should not click links or open attachments sent from atypical or unknown senders, even if they appear to be legitimate. Pay special attention to links that purportedly take you to websites or other resources related to this incident, or offer you services to assist with this incident. **When in doubt, call your regular Morgan Stanley contact to verify the legitimacy of the communication.**

**Ordering Your Free Credit Report.** You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

**Federal Fair Credit Reporting Act Rights:** You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies. More information is available at <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

**Obtaining a Police Report:** You may be entitled by state law to obtain a police report relating to this matter; however, to our knowledge, no such report exists. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**Fraud Alerts and Security Freezes.** You can place a fraud alert or security freeze on your credit report, free of charge, by calling any of the toll-free numbers provided below. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. For more information on fraud alerts and security freezes, you also may contact the FTC as described below. You may have to submit personal information to obtain the security freeze, including name, Social Security Number, date of birth, and photograph of a government ID.

**Equifax Credit Information Services, Inc.**  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian Inc.**  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion LLC**  
P.O. Box 2000  
Chester, PA 19022-2000  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)

**Reporting Incidents.** If you become aware of an unauthorized transaction, please promptly contact your financial institution. Identity theft or fraud incidents should be promptly reported to law enforcement, the FTC or your state Attorney General. You can contact the FTC to learn more about identity theft:

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



**Contacting State Authorities:** In certain states, you may be able seek assistance from state authorities for information about preventing or reporting suspected identity theft. Contact information for those authorities is provided below.

**Iowa Residents**

Office of the Attorney General of Iowa  
Consumer Protection Division  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, Iowa 50319-0106  
(515) 281-5926  
(888) 777-4590 (outside Des Moines metro area)  
consumer@ag.iowa.gov

**New York Residents**

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1 (800) 771-7755  
<https://ag.ny.gov/internet/privacy-and-identity-theft/>

**Oregon Residents**

Office of the Attorney General  
1162 Court Street NE  
Salem, OR 97301-4096  
(503) 378-6002  
<https://www.doj.state.or.us/oregon-department-of-justice/office-of-the-attorney-general/attorney-general-ellen-f-rosenblum/>

**Maryland Residents**

Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202  
<https://www.marylandattorneygeneral.gov/>  
(888) 743-0023

**North Carolina Residents**

Office of the Attorney General  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
<https://www.ncdoj.gov/>  
(877) 566-7226

**Rhode Island Residents**

Rhode Island Office of the Attorney General  
150 South Main Street  
Providence, Rhode Island 02903  
<http://www.riag.ri.gov/>  
(401) 274-4400