

21689



Return Mail Processing  
PO Box 589  
Claysburg, PA 16625-0589

[DATE]

[Complete Name  
Address Line 1  
Address Line 2]

Dear [Complete Name]:

At [Banco Popular de Puerto Rico/Popular Bank] ("Popular"), our customers are our priority, and the security of your information is extremely important to us. We write to inform you that a vendor of Popular has informed us that it was a victim of a cybersecurity breach that included Popular files. Our review has indicated that these files included certain of your personal information, including your name, address, Social Security number and account number.

This notice explains the complimentary services we have arranged for you, and other steps you may take in response. We want you to know that we take this topic very seriously and regret that this incident occurred.

**Free credit monitoring service:**

As a precaution, we have arranged for you, at your option, to enroll in a complimentary, two-year credit monitoring service. We have engaged Experian to provide you with its IdentityWorks credit monitoring product. This product helps detect possible misuse of your information and provides you with identity protection support focused on immediate identification and resolution of identity theft. IdentityWorks is free and enrolling in this program will not affect your credit score.

**You have until [DATE] to activate the free credit monitoring service by using the following activation code: [\*\*\*\*].** This code is unique for your use and should not be shared. To enroll, please go to <https://www.experianidworks.com/credit> or call (888) 258-0452.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (888) 258-0452 by [DATE]. Be prepared to provide engagement number [Eng. #] as proof of eligibility for the identity restoration services by Experian.

**Our recommendations:**

You should remain vigilant for the next 12 to 24 months for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, report it immediately to your financial institutions.

In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), or call the FTC, at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (“FCRA”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax (800) 685-1111 P.O. Box 740241 Atlanta, GA 30374-0241 <a href="http://www.Equifax.com/personal/credit-report-services">www.Equifax.com/personal/credit-report-services</a>	Experian (888) 397-3742 P.O. Box 9701 Allen, TX 75013 <a href="http://www.Experian.com/help">www.Experian.com/help</a>	TransUnion (888) 909-8872 Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19022 <a href="http://www.TransUnion.com/credit-help">www.TransUnion.com/credit-help</a>
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You also have other rights under the FCRA. For further information about your rights under the FCRA, please visit: [https://files.consumerfinance.gov/f/documents/bcfc\\_consumer-rights-summary\\_2018-09.docx](https://files.consumerfinance.gov/f/documents/bcfc_consumer-rights-summary_2018-09.docx) (English) or [https://files.consumerfinance.gov/f/documents/bcfc\\_consumer-rights-summary\\_2018-09\\_es.docx](https://files.consumerfinance.gov/f/documents/bcfc_consumer-rights-summary_2018-09_es.docx) (Spanish).

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze to restrict access to your credit report:

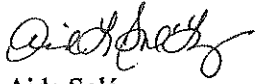
- (1) Equifax – (800) 685-1111
- (2) Experian – (888) 397-3742
- (3) TransUnion – (888) 909-8872

You will need to provide your name, address, date of birth, Social Security number and other personal information. After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html).

We deeply regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us at **(888) 258-0452** if you have any questions or concerns. You may obtain additional information about this incident at <https://www.experianidworks.com/popular>.

Sincerely,

A handwritten signature in black ink, appearing to read "Aida Solá".

Aida Solá  
Data Privacy Officer