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The Huntington National Bank  
P.O. Box 1558 GW4W26  
Columbus, OH 43216

<Date>

<NameFirst> <NameLast>

<Address1>

<Address2>

<City>, <ST> <ZIP>

### Important Notice Regarding Your Personal Information

Dear [NAME]:

On behalf of The Huntington National Bank ("Huntington"), I am writing to inform you about an incident that involved personal information about you that was maintained by TCF National Bank ("TCF") before Huntington acquired TCF. We regret that this incident occurred and take the security of personal information seriously.

**WHAT HAPPENED.** On July 7, 2021, we determined that a former TCF employee, who had been authorized to access customer information as part of the individual's job duties, misused certain customer information. Although we have not been able to determine when the individual removed customer information from TCF's systems, we have determined that the individual accessed customer records between November 2020 and April 2021.

**WHAT INFORMATION WAS INVOLVED.** We have determined that the personal information involved in this incident may have included, for example, your name, address, telephone number(s), date of birth, Social Security number, driver's license number, and TCF account number(s).

**WHAT WE ARE DOING.** We began investigating the incident as soon as we learned of it. We have contacted law enforcement with respect to this matter.

**WHAT YOU CAN DO.** Consistent with certain laws, we are providing you with the following information about steps that a consumer can take to protect against potential misuse of personal information.

As a precaution, we have arranged for you, at your option, to enroll in a complimentary two-year credit monitoring service. We have engaged Equifax to provide you with Equifax Complete Premier services. See the enclosed information for a description of these services, the enrollment deadline, and your activation code. The activation code is unique for your use and should not be shared.

You should remain vigilant for the next twelve to twenty-four months for incidents of fraud and identity theft, including 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, be sure to 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  
[www.Equifax.com/personal/credit-report-services](http://www.Equifax.com/personal/credit-report-services)

Experian  
(888) 397-3742  
P.O. Box 9701  
Allen, TX 75013  
[www.Experian.com/help](http://www.Experian.com/help)

TransUnion  
(888) 909-8872  
Fraud Victim Assistance Division  
P.O. Box 2000  
Chester, PA 19022  
[www.TransUnion.com/credit-help](http://www.TransUnion.com/credit-help)

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 numbers listed above to place a security freeze to restrict access to your credit report. You will need to supply 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 in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

**FOR MORE INFORMATION.** Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact us at (844) 835-9914 if you have any questions or concerns.

Sincerely,

Anthony Lobello  
Customer Solution Center Director & Senior Vice President  
The Huntington National Bank

*IF YOU ARE A MARYLAND RESIDENT:* You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

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

Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023  
[www.oag.state.md.u](http://www.oag.state.md.u)

Equifax Login Information:

<FIRST NAME> <LAST NAME>

Activation Code: <ACTIVATION CODE>

Enrollment Deadline: <DEADLINE MMMM DD, YYYY>

Key Features

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores
- Daily access to your Equifax credit report and 1-bureau Vantage Score credit score
- 3-bureau credit monitoring with email notifications of key changes to your credit reports
- Web Scan notifications<sup>3</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <ACTIVATION CODE> then click "Submit" and follow these 4 steps:

5. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

6. Create Account:

Enter your email address, create a password, and accept the terms of use.

7. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

8. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

<sup>2</sup> Credit monitoring from Experian and TransUnion will take several days to begin.

<sup>3</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so

there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

<sup>4</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>5</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com)

<sup>6</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Member FDIC. ●®, Huntington® and ●Huntington. Welcome® are federally registered service marks of Huntington Bancshares Incorporated