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Chase (OH4-V020)  
3415 Vision Drive  
Columbus, OH 43219-6009

Questions?  
 chase.com/privacy  
 1-888-745-0091

August 24, 2021

Name  
Address  
City State Zip code

## Important Information: We want you to know about an incident

**Reference Number:** PRI-12418278

Dear XXX:

We take the security of your information seriously and want to let you know about an incident related to your personal and financial information.

### Here's what happened and how it affects you

We discovered that a package sent from our Monroe, LA facility to our processing facility in Columbus, OH was lost in transit by a commercial carrier. The package contained checks related to mortgage payments, including yours, that were mailed around June 9, 2021. The information in the package may have included your name, address, checking account number, and mortgage loan number.

We have no evidence to indicate that your information has been misused. We are also in the process of identifying whether you were charged a late fee or whether a late payment was reported to the credit reporting agencies because of this issue, and we will reverse any action that we find.

We suggest that you check your account and make a replacement payment if necessary.

### We're here to help

Please accept our apology and know that we will work with you to minimize any impact. For more information on how you can protect yourself, please read the enclosed.

If you have questions, please call us anytime at 1-888-745-0091; we accept operator relay calls.

Sincerely,

Andrew North  
Executive Director  
Privacy Operations

Enclosed: Additional Steps to Help Protect Yourself document  
Important Information for Massachusetts Residents

JPMorgan Chase Bank, N.A. Member FDIC

## You Can Take Additional Steps to Help Protect Yourself

### Place a one year fraud alert on your credit file

An **initial one year fraud alert** tells anyone requesting your credit file that you might be at risk for fraud. A lender should verify that you have authorized any request to open a credit account in your name, increase the credit limit and/or get a new card on an existing account. If the lender can't verify this, they shouldn't process the request.

Contact any one of the credit reporting agencies to set up an initial one year fraud alert.

#### **Equifax**

PO Box 105069  
Atlanta, GA 30348  
1-800-525-6285  
equifax.com

#### **Experian**

PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
experian.com

#### **TransUnion**

PO Box 2000  
Chester, PA 19016  
1-800-680-7289  
transunion.com

### Place a security freeze on your credit file

A **security freeze** on your credit file prevents anyone from accessing your credit report and therefore from issuing credit in your name. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.**

Contact all three of the credit reporting agencies above to set up a security freeze with each of them.

### Order your free annual credit reports

Visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228 to get a free copy of your credit reports. Once you receive them:

- Verify that all information is correct.
- Look for discrepancies such as accounts you didn't open or creditor inquiries you didn't authorize.
- Contact the credit reporting agency if you notice incorrect information or have questions.

### Manage your personal information

- Carry only essential documents with you.
- Be cautious about sharing your personal information with anyone else.
- Shred receipts, statements, and other documents containing sensitive information.
- Use anti-virus software on your computer and keep it updated.

### Use tools to monitor your credit and financial accounts

- We suggest that you carefully review your credit reports and bank, credit card and other account information on [chase.com](http://chase.com) and in statements for any transaction you don't recognize.
- We can provide copies of past statements at no cost to you.
- Call us at 1-888-745-0091 to report unauthorized transactions.
- Work with us to close your account(s) and open new ones with new account numbers.
- Create alerts with your credit card company and bank to notify you of activity.
- File an identity-theft report with your local police and contact the credit reporting agency that issued the report if you find unauthorized or suspicious activity on your credit report.

### Get more information about identity theft and ways to protect yourself

- Visit [experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/](http://experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/)
- Call the Federal Trade Commission (FTC) identity theft hotline at 1-877-438-4338 (TTY: 1-866-653-4261) or visit [IdentityTheft.gov](http://IdentityTheft.gov)

## Important Information for Massachusetts Residents



Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. You can place a security freeze on your credit report free of charge.**

If you are the victim of identity theft, you have the right to file a police report and obtain a copy.

For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.

**Equifax Security Freeze**  
PO Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
[equifax.com](http://equifax.com)

**Experian Security Freeze**  
PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
[experian.com](http://experian.com)

**Trans Union Security Freeze**  
PO Box 2000  
Chester, PA 19016  
1-888-909-8872  
[transunion.com](http://transunion.com)

### When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification



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