September xx, 2021

Name Street Address City, State Zip

RE: UBS Financial Services Inc. (UBS FSI) Account

Dear MA Client;

We are writing to inform you about a data incident that took place where a fraudster obtained access to your OLS login and redeemed all the available credit card reward points for virtual Apple gift cards and then redeemed those gift cards, as you are already aware.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident, but in this case UBS does not intend on filing a police report. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

In addition, it is always a good practice to be vigilant and closely review and monitor your financial accounts, statements, credit reports from the three major credit reporting agencies, and other financial information for any evidence of unusual activity, fraudulent charges, or signs of identity theft. We strongly suggest that you review the enclosed Factsheet as it includes additional actions that you may wish to take to further safeguard your personal information, including recommendations from the Federal Trade Commission, and it provides details regarding placing a fraud alert or free security freeze on your credit file. We urge you to carefully review this document and consider taking the actions contained therein.

For more information on identity theft, fraud alerts, security freezes and obtaining your credit reports you can visit the following websites:

- Massachusetts Attorney General at: https://www.mass.gov/reporting-data-breaches
- Federal Trade Commission at: www.ftc.gov/bcp/edu/microsites/idtheft/

You may contact the UBS Data Protection Office at DPO-US@UBS.com.

You may also contact me directly with any additional questions or concerns.

We deeply regret this incident and can assure you that we take the protection of your personal information very seriously, and we apologize for any inconvenience this may have caused.

Sincerely,

Jeff Meshberg WMA Chief Data Officer (201) 352-7941 Jeffrey.meshberg@ubs.com

Enclosures



UBS ID Theft Cybersecurity
Protection Fact Shee Checklist.pdf

