

Date

Customer Name  
Street Address  
City, State Zip

Reference Number 2021-4920

Customer first and last name:

**WHAT HAPPENED:** An incident was identified on September 28, 2021 that resulted in the disclosure of your personal information. Our investigation determined your credit card account was originally established with personal information in the account title which is visible in the mailing window whenever account documentation has been mailed to you. We have since removed the information from the account title and confirmed none of your personal information was exposed.

**WHAT INFORMATION WAS INVOLVED:** According to our records, the information involved in this incident was related to your credit card account and included your name, address, and Social Security number.

**WHAT WE ARE DOING:** Keeping your information secure and confidential is one of our most important responsibilities. We sincerely apologize for this incident and regret any concern or inconvenience it may cause you. We are notifying you so we can work together to protect your personal and account information.

Please be advised we have taken the following precautions to protect your personal and account information:

- We have conducted our own internal investigation to protect and minimize any financial impact to you.
  - Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. In this instance, no police report has been filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.
- We are monitoring your banking relationship and will notify you if we detect any suspicious or unauthorized activity related to this incident.
- We will work with you to resolve unauthorized transactions on your Bank of America accounts related to this incident if reported in a timely manner.
- As an additional measure of protection, Bank of America has arranged for a **complimentary** two-year membership in an identity theft protection service provided by Experian IdentityWorks<sup>SM</sup>. **You will not be billed for this service.** This product provides you with identity detection which includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax<sup>®</sup> and TransUnion<sup>®</sup>), internet surveillance, and resolution of identity

**Confirmation of security freeze and PIN/Password.** The credit reporting agencies have one to three days after receiving your request to place a security freeze on your credit report. The agencies must send you a written confirmation within five business days and provide you with a unique personal identification number (PIN) or password (or both) to use for authorizing the removal or lifting of the security freeze. Keep your PIN/password in a secure place.

**How to lift a security freeze.** To lift the security freeze to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone. You must provide proper identification and the PIN number or password provided to you when you placed the security freeze, as well as the identities of the entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual. The credit bureaus have between one hour (for requests made online) and three business days (for request made by mail) after receiving your request to lift the security freeze.

**How to remove the security freeze.** To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone. You must provide proper identification and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one hour (for requests made online) and three business days (for requests made by mail) after receiving your request to remove the security freeze.

#### **Reporting Fraud**

If you think you have been a victim of identity theft or fraud, contact one of the three major credit bureaus to place a fraud alert on your account. A fraud alert will prevent new credit accounts from being opened without your permission.

Equifax  
**1.800.525.6285**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
**1.888.397.3742**  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
**1.800.680.7289**  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

Also contact the Federal Trade Commission (FTC) to report any incidents of identity theft or to receive additional guidance on steps you can take to protect against identity theft. Visit the FTC ID Theft Web site at <http://www.consumer.gov/idtheft/> or call **1.877.438.4338**.

#### **Your Bank of America Accounts**

Report fraudulent activity on your Bank of America accounts or within Online Banking: **1.800.432.1000**.