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Wells Fargo Bank, N.A.
MAC D1118-02U
P.O. Box 71117, 2nd Floor
Charlotte, NC 28272-1117

WELLS
FARGO

Subject: **Notice of Data Breach**

Dear [REDACTED]:

We are writing to inform you of an incident that may affect the security of your personal information. Protecting our customers' information is a top priority. We apologize for any inconvenience or concerns this may cause. This letter provides information about the incident and resources available to help you protect your information.

What information was involved?

The personal information involved included your names, address, telephone numbers, and social security numbers.

What we are doing

We are taking measures to monitor your account(s) for suspicious events or changes and continually review our security measures to reduce the likelihood of this happening in the future. We are offering you complimentary two-year subscriptions to Experian IdentityWorksSM. This product provides you with identity theft detection that includes daily monitoring of your credit reports from the three national credit reporting companies (Experian[®], Equifax[®] and TransUnion[®]), internet surveillance, and resolution of identity theft.

To accept this offer, please activate your subscriptions within 60 days of the date printed on this letter. Enroll online at www.experianidworks.com/3bplus or call **1-877-890-9332**, Monday through Friday, 8:00 a.m. - 8:00 p.m. Central Time and Saturday/Sunday, 10:00 a.m. - 7:00 p.m. Central Time. By law, we cannot enroll for you.

You will each be asked to provide the following information for enrollment:

Activation Codes:

Engagement Number:

Your social security number, email address, mailing address, phone number, and date of birth

At the end of your free subscriptions, these services will automatically be canceled and you will not be billed. Please see additional details enclosed.

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What you can do

In addition to enrolling in the Experian IdentityWorksSM credit monitoring service, we encourage you to read and follow the enclosed *Tips to Protect Your Personal Information*.

For more information

We are here to help. If you have questions, please call Annette Cook, Home Closing Specialist, at 1-800-443-3498, extension 76312, Monday through Friday, 8:00 a.m. to 4:30 p.m. Central Time. For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Thank you. We appreciate your business.

Sincerely,

Cody Hutchinson

Cody Hutchinson
Loan Administration Manager

Enclosure

Tips to Protect Your Personal Information

Credit Monitoring



Take advantage of the Experian IdentityWorksSM subscription we are offering you.

Features of Experian IdentityWorksSM include:

- ✓ **Experian® credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- ✓ **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- ✓ **Credit Monitoring:** Actively monitors Experian®, Equifax® and TransUnion® files for indicators of fraud.
- ✓ **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. **
- ✓ **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- ✓ **Experian's IdentityWorks ExtendCARE™:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorksSM membership has expired.

**Offline members will be eligible to call for additional reports quarterly after enrolling.*

*** Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage.*

Protecting Your Accounts

Monitor your account statements often (even daily in online banking) to review all charges and transactions. Contact us immediately at 1-800-TO-WELLS (1-800-869-3557) 24 hours a day, and 7 days a week, if you see discrepancies or unauthorized activity on your Wells Fargo accounts. We will carefully review them for reimbursement in accordance with our policies.

If available, consider placing password protection on your Wells Fargo accounts, and do not use any part of your social security number as the username or password. To find out if password protection is available for your accounts, visit any Wells Fargo branch. Or we can help you close these accounts and transfer the money to new accounts. For this option, please call us at 1-800-TO-WELLS (1-800-869-3557), 24 hours a day, and 7 days a week, or visit any Wells Fargo branch.

If your user name or email address, with a password or security question and answer that would permit access to an online account were involved, promptly change your user name or password and security question or answer, as applicable, or take other appropriate steps to protect online accounts for which you use the same user name or email address and password or security question and answer.

Do not write down or share your Personal Identification Number (PIN) number or passwords with anyone.

If you receive suspicious emails that claim to be from Wells Fargo, forward them to **reportphish@wellsfargo.com** and then delete them.

If you have accounts at other financial institutions, please notify them and they can advise you on additional steps to take.

For more tips on how to protect your Wells Fargo accounts, please visit **www.wellsfargo.com/privacy_security**

Protecting Your Identity

Check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the three major credit bureaus every 12 months by visiting

www.annualcreditreport.com or calling 1-877-322-8228. Credit bureau contact details are provided below.

Equifax®:

1-800-525-6285 or
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian®:

1-888-397-3742 or
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion®:

1-800-680-7289 or
www.transunion.com
P.O. Box 6790
Fullerton, CA 92634

You also may want to consider placing a freeze on your credit file. A credit freeze means potential creditors cannot get your credit report and makes it less likely that an identity thief can open new accounts in your name. To place a freeze on your credit you can contact the nationwide credit bureaus. You can freeze your credit for free, but you'll need to supply your name, address, date of birth, social security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. To lift the freeze, you will need to contact the credit bureaus again.

Place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus listed to the left. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts.

This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail branches.

If you believe you are a victim of identity theft, report it to your local law enforcement agency and to the Federal Trade Commission (FTC) or your state Attorney General.

FTC Consumer Response Center
600 Pennsylvania Avenue, NW, H-130
Washington, DC 20580
1-877-438-4338
www.identitytheft.gov

Contact information for the state's Attorney General's offices can be found at
www.naag.org.

Contact information for the Attorney General's office in the following states:

For Maryland:
200 St. Paul Place
Baltimore, MD 21202-2202
1-888-743-0023
www.marylandattorneygeneral.gov

For North Carolina:
Dept. of Justice, P.O. Box 629
Raleigh, NC 27602-0629
919-716-6400
www.ncdoj.gov

For Rhode Island:
150 S. Main St.
Providence, RI 02903
401-274-4400
www.riag.ri.gov