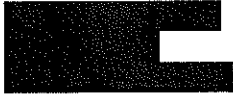




24519

November 23, 2021



**Important security notification and complimentary Experian® fraud protection**

Dear [REDACTED],

Your business is important to us, and the security of your finances and personal information is something we take very seriously.

We recently completed an investigation into some suspicious credit card activity on a small number of our accounts. During the course of this investigation, we discovered that a KeyBank employee accessed certain KeyBank-issued credit cards without authorization and made fraudulent charges. This situation has been reported to law enforcement, and the employee is no longer employed by KeyBank.

**We did not discover fraudulent activity on your KeyBank credit card**

While it appears that no fraudulent charges were made, your closed or expired credit card ending in XXXX was compromised while the card was active, including the card number, expiration date and three-digit CVV security code. Since this card is no longer active, we do not believe there will be any additional impact to you as a result of this situation.

*Please be sure to read this entire letter as it contains important information to help keep your data secure.*

**You are receiving complimentary identity theft protection**

As an added security measure, **we are providing you with a complimentary one-year membership to Experian® Identity Restoration.** This service helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft. If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-890-9332. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this offer is available to you for one year from the date of this letter. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, **we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary one-year membership.**

This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by **10/31/2022**. (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Enter your activation code: [REDACTED]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's

customer care team at 1-877-890-9332 by **10/31/2022**. Be prepared to provide your engagement number **B020807** as proof of eligibility for the identity restoration services by Experian.

**Additional information about your 12-month Experian IdentityWorks membership:**

- A credit card is not required for enrollment in Experian IdentityWorks.
- You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:
- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and TransUnion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit-related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for complete information on this powerful protection service.

**What you can do to further protect your information**

- ✓ Remain vigilant by closely monitoring your account statements over the next 12 to 24 months.
- ✓ Promptly report any suspicious account activity related to your KeyBank account(s) by calling the Fraud and Disputes Hotline at 1-800-433-0124.
- ✓ Refer to the last two pages of this letter for additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s).

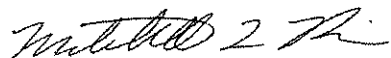
**We are here for you**

If you have any questions or would like to discuss this situation further, please contact:

Enterprise Client Relations at **1-800-625-3256**  
8:00 am – 7:00 pm ET, Monday through Friday

Thank you for being a KeyBank client. We appreciate your understanding as we resolve this matter.

Sincerely,



Mitchell L. Kime  
Head of Consumer Lending & Payments

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

\*\*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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## **Information about Identity Theft Protection**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft; you also have the right to file a police report and obtain a copy of it. You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

### Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

### Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

### TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order 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 (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those 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, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

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 (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Over the next 12 to 24 months, we encourage you to remain vigilant about watching for possible fraud and identity theft by watching for unauthorized or suspicious account activity by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months, from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228, toll-free. Additionally, here is the contact information for the three nationwide credit reporting companies:

Equifax, PO Box 740256, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

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

TransUnion, PO Box 2000, Chester, PA 19022-2000, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You may obtain information from these sources about steps you can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. We recommend obtaining a copy of the police report in case you are asked to provide copies to creditors to correct your records. Here is how to reach the Federal Trade Commission:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580 and 1-877-ID-THEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**Fraud Alerts:** There are two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. Request an initial fraud alert if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. Request an extended alert placed on your credit report if you have already been a victim of identity theft (using the appropriate documentary proof). An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies at the toll-free numbers listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
1-800-525-6285	1-888-397-3742	1-800-680-7289
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

For more information about fraud alerts and credit freezes, please contact the FTC or one of the national credit reporting agencies listed above.