



[Date]

[Full Name]

[ADDRESS LINE 1]

[ADDRESS LINE 2]

[City, ST XXXXX-XXXX]

Dear [Full Name]:

Maintaining the confidentiality of your personal information is important to us. Accordingly, this letter is to notify you of an incident which may have resulted in the unintentional exposure of your personal information and the steps we have taken to correct it.

What Happened

On December 22, 2021, Ally determined that an employee attempted to access consumer information outside the scope of their job responsibilities; the individual is no longer employed by Ally. There is no evidence the former employee attempted to access your deposit account(s) inappropriately, but they did service your deposit account(s) as part of their day-to-day role. As of the date of this letter, we have not identified any unauthorized transactions in your deposit account(s).

Information Involved

The information the former employee had access to as a part of their job responsibilities included your first and last name, physical and mailing addresses, phone number(s), date of birth, email address(es), mother's maiden name, last four digits of Social Security number, occupation/employer, account number(s), external account number(s), transaction details, beneficiary information, online user ID, and secret question/answer.

What We Are Doing

We have implemented supplemental fraud monitoring and controls designed to detect and prevent unauthorized activity on your deposit account(s). As a standard business practice, we will continue to proactively monitor your deposit accounts for any potential fraudulent transactions or activity.

What You Can Do

As a precautionary measure to help safeguard your information, we have engaged Equifax® to provide you with its **Equifax Complete™ Premier** product for 24 months. There is no cost to you, should you choose to enroll. A description of this product is provided in the attached materials, including instructions on how to enroll. **Please complete the enrollment process by March 31, 2022.**

Please note, the activation code is case sensitive and should be entered as written. If you already have an Equifax product and would like to switch to ours, please call Equifax to cancel your current subscription and activate your code.

Your **Equifax Complete™ Premier** Activation Code: [Insert credit monitoring code]

Below are additional measures you may elect to take as a consumer to help safeguard your personal information.

- Review the “Guide to Protecting Yourself from Identity Theft” enclosed with this letter.
- Remain vigilant over the next 12 to 24 months and report any suspicious account activity to us as soon as possible.
- Review additional information about how Ally protects our customers by visiting ally.com/security, and visit ally.com/privacy to review our online privacy notice and learn more about Ally’s privacy practices.
- In general, use strong passwords whenever they are needed—change them often, do not share them, and use multi-factor authentication when offered.

We understand how frustrating this experience may be for you and apologize for not meeting your expectations. Nothing is more important to us than doing it right for you. If you need further assistance, please visit www.ally.com, log in to our app, or call Deposits Customer Care at **1.877.247.2559**.

Thank you, as always, for letting us be your ally.



Equifax Complete™ Premier

***Note: You must be over age 18 with a credit file to take advantage of the product.**

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores.
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score.
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports.
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank accounts numbers are found on fraudulent internet trading sites.
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵.
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf.
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit, and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code then click “Submit” and follow these 4 steps:

1. **Register:**
Complete the form with your contact information and click “Continue”.
If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:**
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
Upon successful verification of your identity, you will see the Checkout Page.
Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. ² Credit monitoring from Experian and TransUnion will take several days to begin. ³ WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ⁴ The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵ Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.co. ⁶ The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Guide to Protecting Yourself from Identity Theft

Please review the following information, which will assist you in combating the possibility of identity theft or fraud.

Review Credit Reports

Even if you do not take advantage of the free Equifax® Complete™ Premier offer, you can get a free credit report once a year from each of the three credit agencies (Experian, TransUnion, and Equifax). Go to www.annualcreditreport.com or call **1.877.322.8228**. You may order one, two or all three credit reports at the same time, or you may stagger your requests over a 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as wrong home address, the wrong employer, or a wrong Social Security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

Even if you do not find suspicious activity at first, continue to regularly review your credit reports, bank, credit, and other account statements for any unauthorized or suspicious activity. Identity thieves sometimes do not use information right away.

Place a Fraud Alert

You may also wish to file a fraud alert with the credit reporting agencies. 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 to place the alert. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, as a result.

If You Become a Victim of Identity Theft

If you find suspicious activity on your credit reports or believe your personal information is being misused, you may wish to take the following steps:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the policy report because many creditors will want it to take care of problems, and you will need it to place a security freeze on your credit file.
- File a complaint with the FTC at <http://ftc.gov/idtheft> or by calling **1.877.IDTHEFT**. Your complaint will be accessible to law enforcement for their investigations.
- Report identity theft or fraud to your financial institutions.
- Report identity theft or fraud to the three major credit bureaus and request a security or credit freeze be placed. A freeze prohibits a credit reporting agency from releasing any information from your credit report without your written authorization. There is no charge for you to place a security freeze on your credit report.

TransUnion Fraud Victim Assistance Department P.O. Box 6790, Fullerton, CA 92834 Phone: 1.800.680.7289
Equifax, Consumer Fraud Division P.O. Box 105069, Atlanta, GA 30348 Phone: 1.800.525.6285
Experian, National Consumer Assistance P.O. Box 1017, Allen, TX 75013 Phone: 1.888.397.3742

For more information on identity theft, contact the Federal Trade Commission:
Identity Theft Hotline: **1.877.438.4338**; Web: www.ftc.gov/idtheft;
Mail: Identity Theft Clearinghouse,
Federal Trade Commission
600 Pennsylvania Ave., N.W., Washington, DC 20580