



Return Mail Processing Center
PO Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
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<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

**Important security notice for your
account(s) ending in <<Var Data 2-
Last 4 Acct #s>>**

<<Date>>

Dear <<Name 1>>,

Your business is important to us, and the security of your accounts and personal information is something we take very seriously. We are writing to let you know about an incident involving your personal information that occurred at a vendor used by KeyBank. *Please read this entire letter as it contains information to help keep your data secure.*

What happened?

On August 4, 2022, we were contacted by Overby-Seawell Company (OSC), regarding a cybersecurity incident affecting KeyBank clients. OSC is a vendor that provides KeyBank with ongoing verification that our residential mortgage clients are maintaining property insurance. We notified all of our KeyBank clients who were identified as affected by this incident at that time.

On September 23, 2022, OSC informed us that their investigation recently discovered that the incident affected data associated with additional KeyBank client mortgage accounts. These newly discovered accounts include your mortgage account(s) ending in <<Var Data 2- Last 4 Acct #s>>.

What information was involved?

The affected data associated with your account(s) **does not** include your Social Security Number. The specific information acquired from the OSC data includes your:

- name
- mortgage property address
- mortgage account number(s)
- home insurance policy number and home insurance information

Please know that any other types of accounts you may have at KeyBank are not impacted by this incident, as only mortgage information is shared with OSC. Further, this incident did not affect any computer system at KeyBank.

If you have any questions or would like to talk to someone about this incident, you can reach us at:

KeyBank Client Relations at 1-844-982-3574
9:00 a.m. – 9:00 p.m. ET, Monday through Friday
(TDD/TTY device: 1-503-597-7662)

What actions are being taken to address this?

OSC is continuing to investigate this incident with the assistance of third-party cybersecurity experts. They have deployed enhanced security monitoring tools across their network and notified the Federal Bureau of Investigation (FBI) of this incident. In addition, OSC has informed us that their internal review of this matter has been completed, and that no further KeyBank accounts were impacted by this incident.

We encourage you to take advantage of a complimentary two-year membership to Equifax® Complete™ Premier made possible by OSC. This service helps detect possible misuse of your personal information and provides you with identity protection support focused on identification and resolution of identity theft.

To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by <<Enrollment Deadline>> or the code will be inactive.
- Go to www.equifax.com/activate
- Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow the instructions to register, create an account and verify your identity.
- Upon successful verification of your identity, you will see the Checkout Page. Click “Sign Me Up” to finish enrolling.
- The confirmation page shows your completed enrollment. Click “View My Product” to access the features.

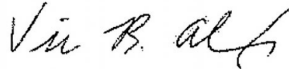
If you have questions about this service or need assistance with enrollment, including enrolling offline, please contact KeyBank Client Relations at 1-844-982-3574 between 9:00 a.m. and 9:00 p.m. ET, Monday through Friday.

What can you do?

- 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.
- Promptly report any fraudulent activity or suspected identity theft to the law enforcement authorities or other financial institutions as applicable.
- Enroll in Equifax Complete Premier online credit monitoring service.
- See the tips attached to this letter for additional steps you can take to protect your personal information

Keeping your personal information safe and secure is of utmost importance to us. We regret that this incident occurred and apologize for any inconvenience it may cause you. We strongly encourage you to take advantage of the complimentary Equifax membership as an extra security measure.

Sincerely,



Victor Alexander
Head of Consumer Banking

Additional Helpful Tips

- **Helpful Contacts:** You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report. You may also obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional copies. Consumer reporting agencies may charge fees for certain services.
 - **Federal Trade Commission**, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft
- **Order Your Free Credit Report:** We encourage you to periodically obtain credit reports from the below credit agencies and have fraudulent transactions deleted. To obtain an annual free copy of your credit reports, visit annualcreditreport.com, call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. Their contact information is as follows:

Equifax:

equifax.com
equifax.com/freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-525-6285

Experian:

experian.com
experian.com/freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion:

transunion.com
transunion.com/freeze
P.O. Box 2000
Chester, PA 19016
1-888-909-8872

- **Fraud Alert:** You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert puts creditors on notice that you might be a victim of fraud. Creditors will then follow certain procedures designed to protect you, including contacting you before they open new accounts or change your existing accounts. Placing a fraud alert can protect you but also may delay you when you seek to obtain credit.
- **Security Freeze:** You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.
- **Fraud or Identity Theft:** If you suspect theft, you should file a report to law enforcement, the FTC, or the Attorney General in your state. If you are the victim of fraud or identity theft, you have the right to (1) notify the police and Attorney General of your state; and (2) file a police report relating to the incident and obtain a copy of the report.
- **Federal Fair Credit Reporting Act Rights:** The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies (CRAs) use your information. The FTC has summarized consumers' FCRA rights as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to a credit score; you have the right to dispute incomplete or inaccurate information; CRAs must correct or delete inaccurate, incomplete, or unverifiable information; CRAs may not report outdated negative information; access to your file is limited; employers need your consent to receive your reports; you may limit "prescreened" credit and insurance offers based on your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.



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Important security notice for your account(s) ending in <<Var Data 2-Last 4 Acct #s>>

<<Date>>

Dear <<Name 1>>,

On August 26, 2022, we notified you that one or more of your mortgage property accounts were affected by a security incident that occurred at our vendor Overby-Seawell Company (OSC). Upon further investigation, OSC has discovered additional information about the impact of this incident. We are notifying you of their new findings and how this impacts you.

On September 23, 2022, OSC informed us that the same security incident affected data associated with additional KeyBank client mortgage accounts. These newly discovered accounts include your mortgage account(s) ending in <<Var Data 2- Last 4 Acct #s>>.

What information was involved?

The affected data associated with your account(s) **does not** include your Social Security Number. The specific information acquired from the OSC data includes your:

- name
- mortgage property address
- mortgage account number(s)
- home insurance policy number and home insurance information

Please know that any other account types you may have at KeyBank are not impacted by this incident, as only mortgage information is shared with OSC. Further, this incident did not affect any computer system at KeyBank.

If you have any questions or would like to talk to someone about this incident, you can reach us at:

**KeyBank Client Relations at 1-844-982-3574
9:00 a.m. – 9:00 p.m. ET, Monday through Friday
(TDD/TTY device: 1-503-597-7662)**

What actions are being taken to address this?

OSC is continuing to investigate this incident with the assistance of third-party cybersecurity experts. They have deployed enhanced security monitoring tools across their network and notified the Federal Bureau of Investigation (FBI) of this incident. In addition, OSC has informed us that their internal review of this matter has been completed, and that no further KeyBank accounts were impacted by this incident

If you have not already done so, we encourage you to take advantage of a complimentary two-year membership to Equifax® Complete™ Premier made possible by OSC. This service helps detect possible misuse of your personal information and provides you with identity protection support focused on identification and resolution of identity theft.

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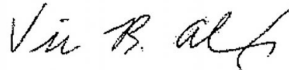
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- Promptly report any fraudulent activity or suspected identity theft to the law enforcement authorities or other financial institutions as applicable.
- Enroll in Equifax Complete Premier online credit monitoring service.
- See the tips attached to this letter for additional steps you can take to protect your personal information

Keeping your personal information safe and secure is of utmost importance to us. We regret that this incident occurred and apologize for any inconvenience it may cause you. We strongly encourage you to take advantage of the complimentary Equifax membership as an extra security measure.

Sincerely,



Victor Alexander
Head of Consumer Banking

Additional Helpful Tips

- **Helpful Contacts:** You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report. You may also obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional copies. Consumer reporting agencies may charge fees for certain services.
 - **Federal Trade Commission,** Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft
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Equifax:

equifax.com
equifax.com/freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-525-6285

Experian:

experian.com
experian.com/freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion:

transunion.com
transunion.com/freeze
P.O. Box 2000
Chester, PA 19016
1-888-909-8872

- **Fraud Alert:** You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert puts creditors on notice that you might be a victim of fraud. Creditors will then follow certain procedures designed to protect you, including contacting you before they open new accounts or change your existing accounts. Placing a fraud alert can protect you but also may delay you when you seek to obtain credit.
- **Security Freeze:** You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.
- **Fraud or Identity Theft:** If you suspect theft, you should file a report to law enforcement, the FTC, or the Attorney General in your state. If you are the victim of fraud or identity theft, you have the right to (1) notify the police and Attorney General of your state; and (2) file a police report relating to the incident and obtain a copy of the report.
- **Federal Fair Credit Reporting Act Rights:** The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies (CRAs) use your information. The FTC has summarized consumers' FCRA rights as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to a credit score; you have the right to dispute incomplete or inaccurate information; CRAs must correct or delete inaccurate, incomplete, or unverifiable information; CRAs may not report outdated negative information; access to your file is limited; employers need your consent to receive your reports; you may limit "prescreened" credit and insurance offers based on your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.