

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



Notice of Data Breach

Dear

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 resources available to help you protect your information.

What information was involved?

The personal information involved included your address information, credit card number(s) without access code, and name.

What we are doing

Please be assured that we have taken steps to address the incident and to protect your personal information. We have policies and procedures in place to protect your information. We continually review our security measures to reduce the likelihood of this happening in the future.

What you can do

We encourage you to read and follow the enclosed Tips to protect your personal information.

For more information

We're here to help. If you have questions, please call our Customer Advocacy Support Team and refer to this letter:

1-866-885-3802

Representatives are available: Monday - Friday, 9:00 a.m. to 4:00 p.m. Pacific Time

Language assistance services are available. If you have hearing or speech difficulties, we accept relay service calls.

Thank you. We appreciate your business.

Sincerely,

Maribel Swanson Senior Vice President Customer Impact - Compromised Data

Enclosure

Tips to protect your personal information

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

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