

Mail Code (OH4-V020)
3415 Vision Drive
Columbus, OH 43219-6009

October 11, 2022

Important Information: You may want to take steps to protect your personal information

Reference Number: PRI-12475165

Dear:

We are writing to notify you about an incident related to your personal information.

Here is what happened

We recently learned that your K-1 tax form was mistakenly uploaded to another client's online profile. The K-1 tax form included your name, address and Social Security number.

We have removed the K-1 tax form from the other client's profile. We have no indication that your information has been used inappropriately.

The security of your information is important to us. We deeply regret any concern or inconvenience resulting from this issue and are committed to working with you to help minimize any potential impact.

Important next steps

- **Sign up for free credit monitoring.** We are offering you two years of free credit monitoring through Experian® IdentityWorksSM. Credit monitoring helps you detect when there are changes to your credit bureau information. Please see the enclosed important information describing the benefits of Experian® IdentityWorksSM and how to enroll.
- **Read "Additional Steps to Help Protect Yourself,"** which is enclosed with this letter, for additional information on protective measures you can take.

For more information

If you have questions, please do not hesitate to contact your J.P. Morgan team directly at; we accept operator relay calls.

Enclosed: Experian's® IdentityWorks® Enrollment Information
Additional Steps to Help Protect Yourself document
Important Information for Massachusetts Residents

JPMorgan Chase Bank, N.A. and its affiliates (collectively "JPMCB") offer investment products, which may include bank-managed accounts and custody, as part of its trust and fiduciary services. Other investment products and services, such as brokerage and advisory accounts, are offered through **J.P. Morgan Securities LLC** (JPMS), a member of FINRA and SIPC. JPMCB and JPMS are affiliated companies under the common control of JPMorgan Chase & Co.

INVESTMENT PRODUCTS:

• NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Experian's® IdentityWorks® Enrollment Information

To help protect your identity, J.P. Morgan is offering a complimentary membership of Experian's® IdentityWorks®. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks® now in three easy steps

1. **Ensure** that you enroll by: (Your code will not work after this date.)
2. **Visit** the IdentityWorks® website to enroll: www.experianidworks.com/3bcredit
3. **Provide** your activation code:

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement number:

Additional details regarding your IdentityWorks® membership

- A credit card is not required for enrollment.
- Once your IdentityWorks® membership is activated, you will receive the following features:
 - Free copy of your Experian® credit report
 - **Surveillance Alerts for Daily Bureau Credit Monitoring:** Alerts of key changes and suspicious activity found on your Experian®, Equifax® and TransUnion® credit reports
 - **Identity Theft Resolution and IdentityWorks® ExtendCARE™:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your IdentityWorks® membership has expired.
 - **\$1 Million Identity Theft Insurance¹:** Immediately covers certain costs including lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in IdentityWorks® is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks®, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's® customer care team at 877-890-9332.

¹Identity 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. Coverage may not be available in all jurisdictions.

Place a one-year fraud alert on your credit file

An initial one-year fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax

PO Box 105069
Atlanta, GA 30348
1-800-525-6285
equifax.com

Experian

PO Box 9554
Allen, TX 75013
1-888-397-3742
experian.com

TransUnion

PO Box 2000
Chester, PA 19016
1-800-680-7289
transunion.com

Place a security freeze on your credit file

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a security freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. It may also delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the three credit reporting companies.

Order your free annual credit reports

Visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

Manage your personal information

Take steps such as carrying only essential documents with you, being aware of whom you are sharing your personal information with and shredding receipts, statements and other sensitive information, as well as utilizing anti-virus software on your computer while keeping it updated.

Use tools to monitor your credit and financial accounts

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

Contact your J.P. Morgan team to report any unauthorized transactions. We can provide copies of past statements at no cost to you and will work with you to close your account(s) and open new ones, with new account numbers.

Obtain more information about identity theft and ways to protect yourself

- Visit experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/ for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline, which you can reach by calling 877.438.4338 or 866.653.4261 (TTY). They also provide information online at ftc.gov/idtheft.

Important Information for Massachusetts Residents

Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. You can place a security freeze on your credit report free of charge.**

If you are the victim of identity theft, you have the right to file a police report and obtain a copy.

For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.

Equifax Security Freeze

PO Box 105788
Atlanta, GA 30348
1-800-349-9960
equifax.com

Experian Security Freeze

PO Box 9554
Allen, TX 75013
1-888-397-3742
experian.com

Trans Union Security Freeze

PO Box 2000
Chester, PA 19016
1-888-909-8872
transunion.com

When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address such as a current utility bill or telephone bill

Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification

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J.P.Morgan