



FIRST REPUBLIC BANK
It's a privilege to serve you®

December 12, 2022

[REDACTED]

Thank you for taking the time to speak with us about this unfortunate incident. As discussed, we recently provided a copy of your residential loan application to someone posing as you. The information on the loan application included your name, date of birth and social security number.

We recognize that it is difficult for you to hear this news. We, too, are extremely disappointed that this incident occurred and we hope you will accept our sincere apology. We have placed a verbal password on your account as an extra layer of security. Since this unknown person was able to provide us with your full social security number, we urge you to pay particular attention to the information below regarding protecting your credit reports. We believe it is critical to remain vigilant of all activity on all of your accounts by reviewing your statements, reporting suspicious activity and monitoring free credit reports. We would like to pay for [at least 18 months] of credit monitoring to help ensure that your personal information is protected against misuse. There are a number of providers of credit monitoring services to choose from and once you enroll with one that is to your liking, please send us the payment receipt so that we can reimburse you for the cost.

You should also contact the consumer credit reporting agencies and place a fraud alert or credit freeze on your credit report. The credit reporting agencies will require your name, social security number, contact information and other information pertinent to the compromise if your identity. Once a fraud alert is in your file, you are entitled to order free copies of your credit report at any time. A credit freeze will restrict access to their credit reports, so potential creditors and other third parties will not be able to access their credit reports unless you temporarily (or permanently) lift the freeze. We encourage you to periodically obtain and review your credit report and, even if you do not place a fraud alert on your credit report, you are entitled to a free credit report from annualcreditreport.com.



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Credit Reporting Agencies:

Equifax www.equifax.com/personal/credit-report-services (800) 525-6285

Experian www.experian.com/help (888) 397-3742

TransUnion www.transunion.com/credit-help (800) 680-7289

The Federal Trade Commission offers guidance and accepts reports of identity theft at <https://consumer.ftc.gov/features/identity-theft> by telephone at (877) 438-4338, 1-866-653-4261 (TTY).

You should also consider obtaining an Identity Protection PIN from the IRS to help verify your identity when you file your federal taxes.

You have a right to file and obtain a police report regarding the circumstances surrounding this incident.

First Republic also offers a complementary Identity Protection Consultation service to its clients. This is a personalized discussion designed to prevent identity theft as well as guidance on what to do if your identity has already been compromised. Please let me know if you would like to receive this service.

Again, we sincerely apologize and thank you for your business. If you have any additional questions or concerns, please do not hesitate to contact [WHO] at [WHAT NUMBER].

Sincerely yours,

