



NAME  
ADDRESS  
CITY, STATE ZIP

DATE

## RE: NOTICE OF DATA SECURITY INCIDENT

Dear NAME,

### What happened and how we responded

Protecting the privacy and security of your information is extremely important to us. We are writing to notify you of an incident at TIAA, FSB ("TIAA Bank") that may have involved your personal information and to inform you of what we are doing in response, how you can further protect your accounts, and how you can enroll in credit monitoring and identity protection tools that we are making available to you.

On DATE we became aware of EVENTS. We promptly investigated and IDENTIFY REMEDIATION ACTIVITIES.

This letter gives you tools and information to help protect your identity and contact us if you suspect fraudulent activity. We are working hard to prevent something like this from happening again. We will continue to monitor your account for suspicious activity and ask that you take the steps outlined in this letter to protect your accounts and contact us immediately if you suspect any fraudulent activity.

### What information was involved?

IDENTIFY DATA ELEMENTS

### What we are doing.

IDENTIFY REMEDIATION ACTIVITIES

In addition, to further help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 2 years at our sole cost and expense.

Please reach out to an Experian agent to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 2-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by DATE** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [WEBSITE](#)
- Provide your **activation code**: CODE

## Additional details regarding your 2-year Experian IdentityWorks Membership

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and TransUnion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- **Child Monitoring:** For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1 Million Identity Theft Insurance\*\*.

If you believe there was fraudulent use of your information elsewhere and would like to discuss how you may be able to resolve those issues [identity restoration assistance is immediately available to you](#). If, after discussing your situation with an agent it is determined that identity restoration support is needed, an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 2 years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

If you have questions about IdentityWorks or need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **TFN by DATE**. Be prepared to provide engagement number **NUMBER** as proof of eligibility for the Identity Restoration services by Experian.

## What you can do

Please consider signing up for our offer of credit monitoring and fraud detection tools, as described above. We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. Contact us right away at 1-888-882-3837 if you suspect any unauthorized activity involving your financial accounts or if you experience any suspicious activity from an individual purporting to be from TIAA Bank.

For added protection we recommend you take the following actions, if you have not already done so:

- Log in to your account and set your communication preferences to enable real-time email and text alerts for your financial accounts. Alerts can help you monitor your account balance and transactions, and inform you of recent changes so you can take action immediately to help avoid fraud or unexpected charges.
- Enable multi-factor authentication, which requires that you enter a one-time passcode each time you access your TIAA Bank online account.
- Keep your contact information current (including your cell phone number and email address).
- If you receive a suspicious call, text or email from someone claiming to be from TIAA Bank, do not respond, click links or open attachments. If this has happened to you, contact us right away at 1-888-882-3837.
- Do not provide your personal secure information to an unsolicited caller. We will never initiate a call asking you to provide your full account number, online/mobile banking passwords, PINs or complete Social Security number over the phone, except limited instances when we are returning a call at your request.
- Never respond to a phone call or voice mail service asking you to verify account information or reactivate a bank service, even if the caller recites some of your account information to you. They may have obtained the information from another source and are enticing you to provide additional details that would help them access your accounts.
- Check your computer for viruses and remove them.
- Create a new user ID and password to access your TIAA Bank accounts online. Your new credentials should be a random combination of letters and numbers and should be only used for your TIAA Bank online account. We strongly encourage you to review your online credentials in non-TIAA Bank websites, including your email services, and change them if you were using the same old TIAA Bank user ID and password combination. This will minimize the risk of the unauthorized person's use of your old credentials in non-TIAA Bank accounts. Your user IDs and passwords in each of your online accounts outside TIAA Bank should be unique to each site.

For additional steps you can take to protect your accounts and for more information about our security practices and the tools available to you, please visit [tiaabank.com/security](http://tiaabank.com/security).

## For more information

Please feel free to contact one of our fraud investigators at TFN if you have any questions concerning this matter. For more information about our privacy and data security practices, you can visit the Privacy and Security links on [TIAABank.com](http://TIAABank.com).

Please know that we value your trust and take this matter very seriously.

Sincerely,

*SIGNATURE*

NAME  
TITLE

## Information about Identity Theft Protection

### Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax®**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion®**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

### Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft,

you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Monitor Your Personal Health Information**

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

### **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**For residents of Hawaii, Illinois, Iowa, Maryland, Michigan, Missouri, North Carolina, Virginia, and Vermont:** It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing payment card account statements and monitoring your credit reports for unauthorized activity. You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Iowa:** You are advised to report any suspected identity theft to law enforcement, or to the Attorney General.

**For residents of Oregon:** You are advised to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of New Mexico:** You are advised to review personal account statements and credit reports, as applicable, to detect errors resulting from the security incident, and that you have rights pursuant to the federal Fair Credit Reporting Act. For more information about the Fair Credit Reporting Act, visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or see the contact information for the Federal Trade Commission listed above.

**For residents of Maryland, New York, North Carolina, District of Columbia, and Rhode Island:** You can obtain information from the Maryland, New York, North Carolina, and Rhode Island Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Office of the Attorney General**  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023

**New York Office of the Attorney General**  
Consumer Frauds & Protection Bureau  
120 Broadway - 3rd Floor  
New York, NY 10271  
[breach.security@ag.ny.gov](mailto:breach.security@ag.ny.gov)  
[www.oag.ny.gov](http://www.oag.ny.gov)

**North Carolina Office of the Attorney General**  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
[www.ncdoj.com](http://www.ncdoj.com)

**Rhode Island Office of the Attorney General**  
Consumer Protection  
150 South Main Street  
Providence RI 02903  
1-401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

**D.C. Attorney General**  
**441 4th Street NW**  
Washington, D.C. 20001  
1-202-727-3400  
[www.oag.dc.gov](http://www.oag.dc.gov)

**For residents of Massachusetts and Rhode Island:** You have the right to obtain a police report if you are a victim of identity theft.