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, MA	Date: April , 2023
Notice of Data Breach	
What Happened?	On March 10, 2023, during a review of Personal Internet Banking access, we determined that an internal error may have led to an authorized or secondary user receiving increased access to your account(s) or an unauthorized or secondary user gaining online access to your account(s) that may not have been intended by you as the primary account owner. We removed the unauthorized access to your account(s). We sincerely apologize for any inconvenience. HSBC takes this very seriously and the security of your information is very important to us.
What Information Was Involved?	Personal information may have included your first and last name, address, date of birth, FICO score, account number and transaction data.
What We Are Doing.	At our expense, HSBC is offering you a complimentary two-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard not only provides essential monitoring and protection of credit data, but also alerts you to certain activities that could indicate potential identity theft. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services. If you wish to take advantage of this monitoring service, you must enroll by 12/31/2023. <u>SEE “IDENTITY GUARD ENROLLMENT PROCEDURE” INSTRUCTIONS BELOW</u>
What You Can Do.	<ol style="list-style-type: none">1. Monitor Transactions: Monitor your account transactions for any unauthorized activity and contact us if any is noticed.2. Place a Fraud Alert: Place a fraud alert on your credit file, which 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: as soon as one Credit Bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

	<ul style="list-style-type: none"> • Experian at 1-888-397-3742 or www.experian.com/consumer • Equifax at 1-800-525-6285 or www.equifax.com • Trans Union at 1-800-680-7289 or www.transunion.com <p>3. Obtain Credit Reports: Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you periodically obtain your credit reports and review them for any information relating to fraudulent transactions to help you spot problems and address them quickly. Victim information sometimes is held for use or shared among a group of thieves at different times. You should remain vigilant over the next 12 to 24 months and promptly report any incidents of identity theft to HSBC and the Credit Bureaus.</p> <p>4. File Reports: If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call or contact your local law enforcement and file a police report. Get a copy of the police report; many creditors want the information it contains to absolve you of the fraudulent debts. Also file a complaint with the FTC at www.ftc.gov/idtheft or 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.</p> <p>5. Fair Credit Reporting Act: You may have additional rights under the Fair Credit Reporting Act. For additional information, please visit the Consumer Financial Protection Bureau website: https://www.consumerfinance.gov/learnmore/</p>
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IDENTITY GUARD ENROLLMENT PROCEDURE:

Identity Guard® Total features include:

- Dark Web Monitoring
- High Risk Transaction Alerts
- US Based Identity Theft Recovery Assistance
- 3-Bureau Credit Monitoring
- 1 Million Identity Theft Insurance*
- Bank Account Monitoring
- Account Access via Mobile App
- Anti-Phishing App/Safe Browser Extension

To activate this coverage, please visit the Web Site listed below and enter the redemption code. The redemption code is required for enrollment and can only be used one time by the individual addressed.

Web Site: <https://app.identityguard.com/enrollment/activate/hsbc> **

Redemption Code:

In order to enroll, you will need to provide the following personal information:

<ul style="list-style-type: none"> • Mailing Address • Phone Number • Social Security Number 	<ul style="list-style-type: none"> • Date of Birth • E-mail Address • Redemption Code
<p>This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today.</p>	
<p>Other Important Information</p> <p>For Maryland, North Carolina and Rhode Island Residents – From the Credit Bureaus listed in the “What You Can Do” section, you can obtain information about identity theft and steps you can take to protect yourself, and you can find information on Credit Bureau fees. You can also call or mail inquiries or questions to:</p> <p>Maryland: Attorney General of Maryland, Identity Theft Unit at 1-888-743-0023 / TDD 1-410-576-6372 Maryland Attorney General – ID Theft Unit 200 St. Paul Place – 16th Floor Baltimore, MD 21202</p> <p>North Carolina: Attorney General Office at 1-919-716-6400 Fax: 1-919-716-6750 Attorney General’s Office 9001 Mail Service Center Raleigh, NC 27699-9001</p> <p>Rhode Island: Office of Attorney General 1-401-274-4400 Office of the Attorney General 150 South Main Street Providence, Rhode Island 02903</p>	
<p>For More Information.</p>	<p>If you have any questions, or if you notice any unauthorized transactions, please reach out to your Relationship Manager or contact us at 1-847-371-6341, Monday through Friday from 9am – 5pm ET.</p> <p>Visit Fraud & Identity Theft Protection - Security - HSBC Bank USA for more information about protecting your data from fraud and identity theft.</p>

Sincerely,

Jennifer Beck
Head of Customer and Marketing

*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

**If you are not able to enroll on-line, please call the toll-free number 1-866-446-8927.