



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

29565

[REDACTED]

[REDACTED]

## Notice of Data Breach

Dear [REDACTED],

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 incident and resources available to help you protect your information.

### What information was involved?

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

### What we are doing

We take our responsibility to safeguard your information very seriously. We promptly responded to this incident and have been working diligently to notify you and to assist you in protecting your information. We are continually working to strengthen the protections for your information. We are taking measures to monitor your account(s) for suspicious events or changes and continually review our security measures to reduce the likelihood of this happening in the future.

We are offering you a complimentary two-year subscription to Experian IdentityWorks<sup>SM</sup>. This product provides you with identity theft detection services that include daily monitoring of your credit reports from the three national credit reporting companies (Experian<sup>®</sup>, Equifax<sup>®</sup> and TransUnion<sup>®</sup>), internet surveillance to monitor activity associated with your identity, and full-service identity restoration in the event of identity theft.

To accept this offer, please activate your subscription within 60 days of the date printed on this letter. You may activate this offer:

- online at <https://www.experianidworks.com/3bplus>; or
- by calling **1-877-890-9332**, Monday - Friday, from 8:00 a.m. to 8:00 p.m. Central Time and Saturday - Sunday, from 10:00 a.m. to 7:00 p.m. Central Time.

When enrolling, the member will need to provide to Experian information such as name, contact information, Social Security Number (SSN), date of birth, and the unique codes provided below. By law, we cannot enroll for you.

Your Activation Code:  
Engagement Number:

[REDACTED]

At the end of your free subscription, these services will automatically be canceled, and you will not be billed. Please see additional details enclosed.

**What you can do**

In addition to enrolling in the Experian IdentityWorks<sup>SM</sup> credit monitoring service, 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 Wells Fargo Retail Customer Service at **1-800-459-8451**, Monday - Friday, from 8:00 a.m. to 6:00 p.m. Central Time and refer to this letter. If you have hearing or speech difficulties, we accept relay service calls. For other requests such as requesting a larger font or translation, please call us at **1-866-885-3802**. There is no charge for these services.

Thank you. We appreciate your business.

Sincerely,

Timothy J. Ryan  
Business Execution Associate Manager

Enclosure

# Tips to protect your personal information

## Credit monitoring

Take advantage of the Experian IdentityWorks<sup>SM</sup> subscription we are offering you. Features of Experian IdentityWorks<sup>SM</sup> include:

- **Experian<sup>®</sup> credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Credit Monitoring:** Actively monitors Experian<sup>®</sup>, Equifax<sup>®</sup> and TransUnion<sup>®</sup> files for indicators of fraud.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers.\*
- **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.
- **Experian's IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorks<sup>SM</sup> membership has expired.

*\*Offline members will be eligible to call for additional reports quarterly after enrolling. The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

## 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](http://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](http://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](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian®:  
1-888-397-3742 or  
[www.experian.com](http://www.experian.com)  
P.O. Box 9532  
Allen, TX 75013

TransUnion®:  
1-800-680-7289 or  
[www.transunion.com](http://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. In some states, you may be entitled to file or obtain a police report, if such a report exists.

FTC Consumer Response Center  
600 Pennsylvania Avenue, NW, H-130  
Washington, DC 20580  
1-877-438-4338  
[www.identitytheft.gov](http://www.identitytheft.gov)

Contact information for the state's Attorney General's offices can be found at [www.naag.org](http://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](http://www.marylandattorneygeneral.gov)

For North Carolina:  
Dept. of Justice, P.O. Box 629  
Raleigh, NC 27602-0629  
919-716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

For Rhode Island:  
150 S. Main St.  
Providence, RI 02903  
401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)