

29602 - Supplement

October 17, 2023

Dear Sir/Madam,

We are writing to let you know about a cybersecurity incident which affected one of our vendors. This issue was isolated to the vendor's systems and did not impact BNY Mellon systems or operations directly.

We undertook a comprehensive review to identify any impact to BNY Mellon clients. We concluded that the following personal information connected to your account previously held at BNY Mellon, N.A. was exposed: name, social security number, account number, and address. At this time, there is no evidence that there has been any use or attempted use of the information exposed in this incident.

We pride ourselves on our data security controls and continue to invest heavily in them. We also have rigorous agreements in place with all our vendors which require them to adhere to our protocols. We regret that this incident occurred despite these safeguards. We are working with the vendor to strengthen their controls around our data while it is in their possession.

As a precautionary measure to protect you, we are providing credit monitoring services through IDX for two years at no cost. We are truly sorry that this happened. Safeguarding your personal information is of the utmost importance to us.

If you have any questions or want to discuss, please don't hesitate to reach out to your relationship manager or call 1-888-220-4717.

Sincerely,



Amy R. Shanle, Global Head of Enterprise Change, Resiliency, Sourcing Office

Additional information

What happened?

We were notified by a third-party vendor that it had experienced a data breach involving unauthorized access and the removal of documents from its systems on or about November 30, 2022. They advised us that they had reported this to law enforcement and were engaging a forensic investigator to accurately understand what information was impacted and they would let us know of any findings relating to BNY Mellon or our clients' data.

On March 23 we were granted access to review our data and started our own thorough analysis to determine the amount and scope of the information exposed so that we can best advise our impacted clients.

What information was impacted?

We have concluded that the personal information listed on the first page was included in documents that were accessed. Currently, we are not aware of any misuse of your information.

What steps have we taken?

The security of your personal information is important to us.

We have been in constant communication with the vendor as they implemented specific steps to safeguard against future unauthorized access to our information.

Since receiving access to the affected data, we have conducted our own detailed analysis to understand what information and clients may be impacted. We have also taken precautionary steps to provide additional support to our clients. This includes identity theft protection services through IDX, a data incident and recovery services provider. Please use the enrollment instructions below to activate this service.

About IDX: IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. If necessary, IDX will help you resolve any issues if your identity is found to be compromised.

What can I do?

To further protect your information, you can take additional steps to monitor your accounts, obtain your credit reports, and/or place a fraud alert or security freeze on your credit with the credit bureaus. More information on how to do this is enclosed in Appendix A.

Depending on where you live, you may also have additional rights available to you, which you can review in Attachment A.

To enroll in credit monitoring, call relationship manager or call 1-888-220-4717 or visit <https://app.idx.us/account-creation/protect>. The enrollment code is HE3J2QCQB. The deadline to enroll is November 7, 2023.

Attachment A: Recommended Steps to help Protect your Information

1. Website and Credit Monitoring Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided above.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-888-220-4717 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft because of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop, and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Iowa Residents: Office of the Iowa Attorney General, Hoover State Office Building 1305 E. Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone 1-888-777-4590.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in connection with the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

New York Residents: the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>. New York Department of State, Division of Consumer Protection, 99 Washington Avenue, Suite 650, Albany, NY 12231, www.dos.ny.gov, Telephone: 1-800-697-1220.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400. You may also file a police report by contacting local or state law enforcement agencies.

Washington DC Residents: Office of the Attorney General, Office of Consumer Protection, 400 6th Street, NW Washington, DC 2001, www.oag.dc.gov, Telephone: 1-202-442-9828.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.