

May 18, 2023

29682



Re: Data Incident Involving Your Personal Information

Dear

We are writing to provide you with additional information following our phone conversation with you on May 16, 2023, regarding the recent incident involving your personal information. On May 8, 2023, we inadvertently sent to an unrelated Schwab client, via mail, an inherited IRA application containing your personal information. The application was combined in the same envelope with another application meant for that client, and included your name, Social Security number, date of birth, driver's license number, address, phone number, email address, and mother's maiden name. On May 12, 2023, the recipient delivered the application containing your information to their local branch where it was then shredded.

We have no evidence of unauthorized use of your personal information and are not aware of any unauthorized activity in your Schwab accounts. Out of an abundance of caution we are offering two (2) years of credit monitoring and identity protection services from IdentityForce® at no cost to you. To enroll, please follow the instructions provided at the end of this letter. If you have identified unauthorized use of your personal information or unauthorized activity in your accounts, please call us immediately at 1-800-833-0444.

To learn about security measures designed to keep your personal and financial information safe online, we recommend you visit SchwabSafe at [www.Schwab.com/schwabsafe](http://www.Schwab.com/schwabsafe).

We can provide you with a Schwab.com security token and/or place a verbal password on your account. Security tokens offer an additional layer of authentication when logging in to Schwab.com. If you choose to have a verbal password, you will be required to provide this additional password whenever you speak with a Schwab representative by phone. To learn more, request a security token free of charge or place a verbal password, please call us at 1-800-833-0444.

We also encourage you, as always, to monitor your financial accounts and credit reports and report any suspicious or unrecognized activity to local law enforcement and your financial institution.

We are committed to safeguarding the privacy of your information and we take the security of your account seriously. We apologize for any inconvenience this may cause you. If you have any questions or concerns, please do not hesitate to contact Christopher Satterfield directly at 425-282-2401.

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## Other Important Information

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Federal law allows consumers to place a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services.

To place a security freeze on your credit report, you can go online or send a written request to **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
Phone: 888-397-3742

TransUnion Security Freeze  
P.O. Box 2000  
Chester, PA 19016  
Phone: 800-680-7289

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
Phone: 866-349-5191

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of a police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you can go online, call, or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you can go online, call, or send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Under Massachusetts law, you have the right to obtain a police report regarding the incident.

To learn more about protecting yourself from identity theft, visit the Federal Trade Commission's website at [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft), or call them toll-free at 1-877-FTC-HELP.



Verification Code: 3XYJZYVGRS

#### About the IdentityForce Identity Theft Protection product

Sontiq's IdentityForce identity theft protection will "alert" you to changes to your credit report and help you understand the content of your credit report at the three major credit-reporting agencies. Should you become a victim of identity theft, you will be provided with fully managed restoration services. Note: You must be over age 18 with a credit file in order to take advantage of the product.

IdentityForce provides you with the following features and benefits:

- Comprehensive credit report monitoring and automated alerts of key changes to your **TransUnion, Experian, and Equifax** credit reports
- 3-in-1 Credit Report available immediately upon enrollment
- Up to \$1 million in identity theft insurance with \$0 deductible
- Fully managed restoration services for victims of identity theft
- 24/7 live agent Customer Service to provide personalized identity theft victim assistance and answer all your questions

#### Enroll online or over the phone

To sign up online go to <https://secure.identityforce.com/benefit/schwab>

1. Landing Page: Enter your name, email, and verification code and click "Enroll Now".
2. Complete Account Activation: Complete the form with your required information (i.e. name, Social Security number, date of birth, and home address).
3. Account Security:
  - Create a case sensitive password and choose a secret question and case sensitive answer.
  - Click whether you would like to receive mobile text alerts.
  - Two factor authentication is required for setup. Select the method to receive the two factor authentication code and once received, enter in the appropriate field.
4. Dashboard: Once completed, you will see your account dashboard. Clicking on the "My Services" tab will allow you to activate services.
5. Credit Monitoring and Report: In order to access your Credit Report and activate credit monitoring, you will have to answer up to four security questions to verify your identity.

Should you choose to sign up via phone, please contact IdentityForce Member Services at 877-694-3367. Representatives are available 24/7. You will need the Verification Code listed above.