

OH-01-51-4002  
127 Public Square  
Cleveland, OH 44114

June [XX], 2023

[Recipient First and Last Name]

[Street Address]

[City, State, Zip Code]

## **NOTICE OF SECURITY INCIDENT**

Dear [First Name]:

Your business is important to us, and the security of your accounts and personal information is something we take very seriously. We are writing to let you know about an incident that involved unauthorized use of certain of your personal information. Please read this entire letter as it contains information to help keep your data secure.

### **WHAT INFORMATION WAS INVOLVED?**

The personal information affected includes your:

- Contact information: name, address, telephone number, email address
- Social security number
- Financial account number
- Transaction information

### **WHAT WE ARE DOING**

We took prompt steps to address the incident, including preventing further unauthorized access to your account, contacting law enforcement and engaging outside experts to help remediate and ensure the ongoing security of the affected client accounts.

**We encourage you to take advantage of a complimentary two-year membership to Equifax® Complete™ Premier.** This service helps detect possible misuse of your personal information and provides you with identity protection support focused on identification and resolution of identity theft.

To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by [ENROLLMENT DATE] or the code will be inactive.
- Go to [www.equifax.com/activate](http://www.equifax.com/activate)
- Enter your unique Activation Code of [ACTIVATION CODE] then click “Submit” and follow the instructions to register, create an account and verify your identity.
- Upon successful verification of your identity, you will see the Checkout Page. Click “Sign Me Up” to finish enrolling.
- The confirmation page shows your completed enrollment. Click “View My Product” to access the features.

If you have questions about this service or need assistance with enrollment, including enrolling offline, please contact Equifax Consumer Care at 1-888-378-4329; 9:00 am – 9:00 pm ET, Monday through Friday and 9:00 am – 6:00 pm ET, Saturday and Sunday.

## WHAT YOU CAN DO

- ✓ Remain vigilant by closely monitoring your account statements over the next 12 to 24 months.
- ✓ Promptly report any suspicious account activity related to your KeyBank account(s) by calling the Fraud and Disputes Hotline at 1-800-433-0124.
- ✓ Promptly report any fraudulent activity or suspected identity theft to the law enforcement authorities or other financial institutions as applicable.
- ✓ Enroll in Equifax Complete Premier online credit monitoring service.
- ✓ See the tips attached to this letter for additional steps you can take to protect your personal information
- ✓ If you have any questions or would like to discuss this situation further, please contact:

Enterprise Client Relations at 1-800-625-3256  
8:00 am – 7:00 pm ET, Monday through Friday  
(TDD/TTY device: 1-800-539-8336)

Keeping your personal information safe and secure is of utmost importance to us. We regret that this incident occurred and apologize for any inconvenience it may cause you. We strongly encourage you to take advantage of the complimentary Equifax membership we are extending as an extra security measure.

Sincerely,



Victor Alexander  
Head of Consumer Banking

## Additional Helpful Tips

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- **Helpful Contacts:** You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report. You may also obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional copies. Consumer reporting agencies may charge fees for certain services.
  - **Federal Trade Commission**, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
- **Order Your Free Credit Report:** We encourage you to periodically obtain credit reports from the below credit agencies and have fraudulent transactions deleted. To obtain an annual free copy of your credit reports, visit [annualcreditreport.com](http://annualcreditreport.com), call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. Their contact information is as follows:

**Equifax:**

[equifax.com](http://equifax.com)

[equifax.com/freeze](http://equifax.com/freeze)

P.O. Box 105788  
Atlanta, GA 30348  
1-800-525-6285

**Experian:**

[experian.com](http://experian.com)

[experian.com/freeze](http://experian.com/freeze)

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

**TransUnion:**

[transunion.com](http://transunion.com)

[transunion.com/freeze](http://transunion.com/freeze)

P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872

- **Fraud Alert:** You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert puts creditors on notice that you might be a victim of fraud. Creditors will then follow certain procedures designed to protect you, including contacting you before they open new accounts or change your existing accounts. Placing a fraud alert can protect you but also may delay you when you seek to obtain credit.
- **Security Freeze:** You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.
- **Fraud or Identity Theft:** If you suspect theft, you should file a report to law enforcement, the FTC, or the Attorney General in your state. If you are the victim of fraud or identity theft, you have the right to (1) notify the police and Attorney General of your state; and (2) file a police report relating to the incident and obtain a copy of the report.

- **Federal Fair Credit Reporting Act Rights:** The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies (CRAs) use your information. The FTC has summarized consumers' FCRA rights as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to a credit score; you have the right to dispute incomplete or inaccurate information; CRAs must correct or delete inaccurate, incomplete, or unverifiable information; CRAs may not report outdated negative information; access to your file is limited; employers need your consent to receive your reports; you may limit "prescreened" credit and insurance offers based on your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.