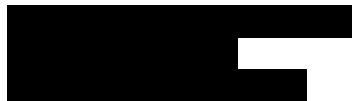




United Services Automobile Association
9800 Fredericksburg Road
San Antonio, Texas 78288

NOTICE OF DATA INCIDENT



August 2, 2023

Dear [REDACTED],

NOTICE OF DATA INCIDENT

USAA takes the protection of our members' personal information very seriously, so we are writing to tell you about an incident that involved your information.

What Happened

We recently learned that your personal information was handled inappropriately by certain call center representatives at one of our third-party service providers. Based on our investigation, these representatives may have improperly used your personal information from May 12, 2022, to January 25, 2023.

What Information Was Involved

Personal information involved in this incident could potentially include the following: Name, address, date of birth, phone number, email address, online username, and bank account numbers.

What We Are Doing

For your protection, USAA is monitoring your accounts for any suspicious activity related to the incident. We are also working with the service provider to enhance its security measures and control environment to help protect against similar incidents in the future.

Complimentary Experian IdentityWorksSM Membership

As a precaution and to help protect your identity, we are offering a complimentary two-year membership of Experian's IdentityWorks program. This product provides you with superior identity detection and resolution of identity theft. Please see the additional information we have attached on how to sign up.

What You Can Do

We recommend you closely review the Steps to Take to Protect Your Personal Information document included as part of this notice.

For More Information

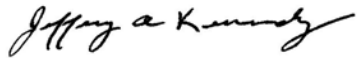
We deeply regret that this incident occurred and take the privacy and security of your personal information very seriously. If you suspect you have been the victim of identity theft or have any questions, please call us at the following number:



Phone: 877-762-7256

As always, it's our honor to serve you.

Sincerely,

A handwritten signature in black ink that reads "Jeff Kennedy". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Jeff Kennedy
Chief Privacy Officer
USAA

624723

Attached: Steps to Take to Protect Your Personal Information
Activate IdentityWorks



STEPS TO TAKE TO PROTECT YOUR PERSONAL INFORMATION

Always remain vigilant, including over the next 12-24 months, for signs of fraud or identity theft, and consider taking one or more of the below steps to protect your personal information. You can also obtain information from the below sources about fraud alerts and security freezes.

- For breaches of username/email address in combination with a password or security question and answer that would permit access to an online account: Please promptly change your password or security question or answer, and take appropriate steps to protect your online accounts which use the same username, email address, password, or security question or answer.
- Carefully examine all account transactions, statements, and free credit reports to verify transactions. If anything looks suspicious or unusual, or if you believe you are the victim of identity theft, promptly report it to USAA and your other financial institutions. In addition, you may contact the Federal Trade Commission (FTC) or law enforcement to report incidents of identity theft, file a police report or to learn about steps you can take to protect yourself from identity theft.
- The FTC offers consumer assistance relating to identity theft, fraud alerts and security freezes. You may wish to visit the FTC web site at www.ftc.gov/idtheft, call the FTC's toll-free number at 1-877-438-4338, or contact them by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580, to obtain further guidance or report suspected identity theft.
- You may also periodically obtain credit reports from each nationwide credit reporting agency: Equifax, Experian or TransUnion. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency correct that information on your credit report file. You may request a free copy of your credit report by going to www.annualcreditreport.com, calling toll-free 1-877-322-8228, or completing the Annual Credit Request Form on the FTC's website at www.consumer.ftc.gov and mailing it to Annual Credit Report Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- You may also request that a fraud alert be placed on your credit file. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. To place a fraud alert, contact the fraud department of one of the three nationwide credit reporting agencies detailed below. When you request a fraud alert from one agency, it will notify the other two for you. You can place an initial fraud alert for one year and cancel fraud alerts at any time. During this process, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number.

Equifax
Equifax Information Services LLC
P.O. Box 740241
Atlanta, GA 30374
(800) 525-6285
www.equifax.com

Experian
Experian Inc.
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
TransUnion LLC
P.O. Box 2000
Chester, PA 19016
(800) 680-7289
www.transunion.com

- In addition, you can contact the three nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit reports to prohibit a credit reporting agency from releasing information from your credit report without your prior authorization. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each nationwide credit reporting agency listed above (Equifax, Experian or TransUnion). There is no charge to place

or lift a security freeze. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find more information.

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

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

Note: Under Massachusetts law, you have the right to obtain a police report filed regarding this incident. You may also place a security freeze on your credit reports free of charge, as described above.



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ACTIVATE EXPERIAN IDENTITYWORKSSM NOW IN THREE EASY STEPS

1. Ensure that you **enroll by**: September 30, 2023 (Your code will not work after this date.)
2. **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
3. Provide your **activation code**: (A credit card is not required for enrollment.): [REDACTED]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorksSM online, please contact Experian's customer care team at 877-890-9332 by September 30, 2023. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your 2 Year Experian IdentityworksSM Membership:

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

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

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.

