

**Mail Code (OH4-7101)**

3415 Vision Drive  
Columbus, OH 43219-6009

August 16, 2023

**Important Information: Important information regarding a privacy incident**

**Reference Number:** PRI-12505874

Dear:

We are writing to notify you about an incident related to your personal and financial information.

**Here is what happened**

We recently learned that we mistakenly posted a transaction relating to your checking account ending in XXXX to another client's account. The other client may have viewed the image of the transaction, which included your name, address, account number, and the amount of the transaction.

Once the error was discovered, we removed the image and confirmed that your transaction has been corrected. We do not have any indication that your information has been used inappropriately.

The privacy and security of your information is important to us. We deeply regret any concern or inconvenience resulting from this issue and are committed to working with you to help minimize any potential impact.

**Important next steps**

Please read the enclosed document for additional information on protective measures you can take.

**For more information**

If you have questions, please do not hesitate to contact your J.P. Morgan team directly at 877-876-7861; we accept operator relay calls.

Enclosed: Additional Steps to Help Protect Yourself document  
Massachusetts Buckslip

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**INVESTMENT PRODUCTS:**

• NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

## Additional Steps to Help Protect Yourself

### Place a one-year fraud alert on your credit file

An initial one-year fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

#### Equifax

PO Box 105069  
Atlanta, GA 30348  
1-800-525-6285  
equifax.com

#### Experian

PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
experian.com

#### TransUnion

PO Box 2000  
Chester, PA 19016  
1-800-680-7289  
transunion.com

### Place a security freeze on your credit file

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a security freeze on your credit report will prevent lenders and others from accessing your credit report, which will prevent them from extending credit. It may also delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the three credit reporting companies.

### Order your free annual credit reports

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### Manage your personal information

Take steps such as carrying only essential documents with you, being aware of whom you are sharing your personal information with and shredding receipts, statements and other sensitive information, as well as utilizing anti-virus software on your computer while keeping it updated.

### Use tools to monitor your credit and financial accounts

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

Contact your J.P. Morgan team to report any unauthorized transactions. We can provide copies of past statements at no cost to you and will work with you to close your account(s) and open new ones, with new account numbers.

### Obtain more information about identity theft and ways to protect yourself

- Visit [experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/](http://experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/) for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline, which you can reach by calling 877.438.4338 or 866.653.4261 (TTY). They also provide information online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

## Important Information for Massachusetts Residents

Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. You can place, lift, or remove a security freeze on your credit report free of charge.**

If you are the victim of identity theft, you have the right to file a police report and obtain a copy.

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For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.	<b>Equifax Security Freeze</b> PO Box 105788 Atlanta, GA 30348 1-800-349-9960 <a href="http://equifax.com/personal/credit-report-services/">equifax.com/personal/credit-report-services/</a>	<b>Experian Security Freeze</b> PO Box 9554 Allen, TX 75013 1-888-397-3742 <a href="http://experian.com/freeze/center.html">experian.com/freeze/center.html</a>	<b>TransUnion Security Freeze</b> PO Box 160 Woodlyn, PA 19094 1-888-909-8872 <a href="http://transunion.com/credit-freeze">transunion.com/credit-freeze</a>
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### When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past five years
- Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification
- Social Security Card, pay stub or W2
- 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

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### Additional details

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide:

- Proper identification (including name, address, and social security number)
- 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

You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) 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 must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.