



CIBC Bank USA  
120 S. LaSalle Street  
Chicago, IL 60603

<MONTH DAY, YEAR>

NAME  
ADDRESS 1  
ADDRESS 2  
CITY STATE POSTAL CODE

**Re: Notice of Privacy Incident**

Dear <FIRST NAME>,

I am writing on behalf of CIBC Bank USA ("CIBC") to let you know about an incident involving your personal information. On June 13, 2023, CIBC was notified by an external vendor of a cybersecurity incident that occurred in late May 2023. Unfortunately, as result of the incident, certain personal information the vendor processed on behalf of CIBC was accessed without authorization. CIBC systems were not affected by this issue.

The information included your <IMPACTED DATA>, and other information pertaining to your <IMPACTED PRODUCT> at CIBC.

Your privacy and security are extremely important to us. We want to make you aware of steps you can take to safeguard your information. We also encourage you to remain vigilant in reviewing your financial account statements and credit reports closely for at least the next 24 months and report any unauthorized transactions, suspicious activity or suspected identity theft immediately.

While we have no evidence at this time of any misuse of your personal information, to help protect you, and out of an abundance of caution, we are offering you Experian's IdentityWorks<sup>SM</sup> credit monitoring at no cost for one year. This service provides you with identity protection support focused on immediate identification and resolution of identity theft, in the event that you need it. To activate your membership, please follow the steps below:

- Ensure that you enroll by: **11/30/2023** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll by going to <https://www.experianidworks.com/3bplus>
- Provide your activation code: <ACTIVATION CODE>

**We strongly encourage you to take advantage of this service as soon as possible - it is one of the most important actions you can take to protect yourself.**

If you have questions about the product, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by 11/30/2023. Be prepared to provide engagement number <ENGAGEMENTNO> as proof of eligibility for the identity restoration services by Experian. You will also be asked for your Social Security Number as part of the enrollment process.

Please see the information at the end of this letter for additional details on the Experian IdentityWorks membership, as well as further actions you can take to monitor for potential fraud or other suspicious activity.

We appreciate your business and sincerely apologize for any inconvenience and concern this matter may cause. If you have any other questions, please reach out to our Client Support Center at 877-448-6500.

Sincerely,

**Elizabeth Khalil**

**Elizabeth Khalil**

US Chief Privacy Officer  
CIBC Bank USA

## **ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is **not** required for enrollment in Experian IdentityWorks.

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. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **Credit Monitoring:** Actively monitors Experian, Equifax and TransUnion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **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.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). This description 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.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter even if you do not enroll in the IdentityWorks service at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

## **ADDITIONAL ACTIONS TO HELP PROTECT AGAINST IDENTITY THEFT**

### **Fraud Alerts**

Whether or not you enroll in credit monitoring, we recommend that you consider placing an initial free fraud alert on your credit file. Initial fraud alerts can be placed for free for one year. Fraud alert messages notify potential credit grantors to verify your identification before extending credit in your name. To place a fraud alert, contact one of the nationwide credit reporting companies listed below. The credit reporting company will confirm your fraud alert, and then forward your alert request to the other two credit reporting companies. You do not need to contact each one separately. The contact information for the three credit reporting companies is as follows:

Equifax  
PO Box 740241  
Atlanta, GA 30374-0241  
www.equifax.com  
1-800-525-6285

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

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

### **Credit Freezes**

A credit freeze restricts access to your credit file, making it harder for identity thieves to open new accounts in your name. Under federal law, it is free to freeze and unfreeze your credit file throughout the country. You may find more information about credit freezes, as well as fraud alerts, on the Federal Trade Commission (FTC)'s website at <https://www.consumer.ftc.gov/topics/identity-theft>.

### **Annual Free Credit Reports**

Under federal law, you are entitled to one free credit report once every 12 months from each of the three credit reporting companies listed above. Call 1-877-322-8228 or make a request online at [www.annualcreditreport.com](http://www.annualcreditreport.com) to obtain your free credit report. Do not contact the three credit bureaus individually. They provide free annual credit reports only through the official website or toll-free number.

### **Report Suspicious Activity and Obtain Additional Information**

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, contact your local law enforcement agency and file a police report. You also should file a complaint with the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or at 1-877-ID-THEFT (1-877-438-4338).

You can visit the FTC's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or <https://www.identitytheft.gov> to obtain additional guidance on protecting your identity and to review the comprehensive information available in the FTC's "Identity Theft: A Recovery Plan" guide, which you can view and print online. You may also write to the FTC at: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

## Massachusetts Residents

Under Massachusetts law, you have the right to obtain any police report filed in regard to this 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.

You may also place a security freeze on your credit reports, free of 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with 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)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

### Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

<https://www.equifax.com/personal/credit-report-services/>

### Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

### TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;

6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

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) 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. 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 request 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.