



<Date>

<Name>
<Address>

Dear <Name>:

Looking out for our customers is a priority at Huntington, which is why we want to inform you of a recent data security incident that may involve your accounts with us.

What Happened. On June 23, 2023, we were notified by Baesman Group, Inc. ("Baesman"), a mailing services subcontractor to one of our Huntington vendors, that Baesman had experienced a security incident on May 29, 2023. The incident involved a vulnerability in *MOVEit Transfer*, a file transfer tool used by financial institutions and other corporations worldwide. On June 29, 2023, Baesman identified more details about the specific information stored on Baesman's servers that had been accessed and stolen by an unauthorized third party.

What Information Was Involved. Baesman has indicated to us that the personal information involved in this incident included your name and Huntington account number.

What We Are Doing. After being notified of this incident, we requested information from Baesman in order to determine the extent of the incident and the information involved. Baesman has indicated to us that it investigated the incident and confirmed its network is now secure. Baesman has also informed us that it is conducting a thorough review and evaluation of its security policies and procedures, including additional enhancements.

As a precaution, we have arranged for you, at your option, to enroll in a complimentary two-year credit monitoring service:

FREE CREDIT MONITORING

We have engaged Equifax to provide you with its **Equifax Complete Premier** service. See the enclosed insert for full product details as well as special instructions for activating this service free of charge.

(over, please)

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Important Steps You Can Take:

- **Be vigilant:** Over the next 12 to 24 months, remain vigilant in watching for potential incidents of fraud and identity theft, including close reviews of your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it to us immediately.
- **Contact credit reporting agencies:** You may periodically obtain credit reports from the nationwide credit reporting agencies listed below. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. Under federal law you are entitled to receive one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies.
- **Learn more about identify theft and report incidents:** The Federal Trade Commission ("FTC") offers a wealth of information and guidance on avoiding and/or dealing with identity theft. For details, please visit ftc.gov/idtheft, call the FTC at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. To report incidents of identity theft, you can contact the FTC as well as local law enforcement and/or your state Attorney General.
- **Requesting a fraud alert or security freeze:** You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. 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 verify your identity. You may place a fraud alert in your file by calling any of the nationwide credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. In addition, you can contact the nationwide credit reporting agencies regarding how you may place a security freeze to restrict access to your credit report.

We regret any concern or inconvenience this incident may cause you. If you have any questions or concerns, please do not hesitate to contact us at (800) 201-1512. Thank you for your prompt attention to this matter, and for banking with Huntington.

Sincerely,

Huntington National Bank

HOW TO CONTACT CREDIT REPORTING AGENCIES

To obtain a free copy of your credit report, go to www.AnnualCreditReport.com or call (877) 322-8228. You can also reach out to credit reporting agencies directly by using the contact information below:

Equifax
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241
www.Equifax.com/personal/credit-report-services

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.Experian.com/help

TransUnion (888) 909-8872
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.TransUnion.com/credit-help



<First Name><Last Name>

Enter your Activation Code: <Activation Code>

Enrollment Deadline: March 31, 2025

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product.

Key Features

- Annual access to your 3-bureau credit reports and VantageScore¹ credit scores.
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score.
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports.
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites.
- Automatic fraud alerts,⁴ which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock.⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf.
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft.⁶
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate.

Enter your unique Activation Code of <ACTIVATION CODE> then click "Submit" and follow these 4 steps:

2. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.

3. Create Account:

Enter your email address, create a password, and accept the terms of use.

4. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

5. Checkout:

Upon successful verification of your identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

¹ The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

² Credit monitoring from Experian and TransUnion will take several days to begin.

³ WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴ The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵ Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you.

To opt out of such pre-approved offers, visit www.optoutprescreen.com

⁶ The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.