



**Important security
notice for your account
ending in XXXX**

Dear <customer name>,

Your business is important to us, and the security of your accounts and personal information is something we take very seriously. This letter is a follow up to our discussion on March 29, 2023, about an incident involving your personal information. *Please read this entire letter as it contains information to help keep your data secure.*

We've discovered that (1) the full account number of your account ending in XXXX, and (2) <customer's name> Social Security Number were included in a KeyBank instructional video that was posted on four websites including key.com and three social media sites:

- Vimeo
- You Tube
- Facebook

The video provides instructions to clients on how to enroll in online banking and should not have contained your information. No other personal information was included in the video.

This was the result of an internal employee error, and we have no indication that your information is at further risk. We are very sorry for this exposure of your information. Please accept our apology and know that each instance has been removed. We've updated bank procedures to help ensure this kind of situation doesn't happen again.

If you wish to close this account and open a replacement account, which would have a new and different account number, I would be happy to help you personally with that, at your convenience. (*You can also do it at any KeyBank branch.*) My telephone number is XXXXXX.

For your further protection, we also want to provide you with a complimentary two-year subscription to the Equifax® Complete™ Premier identity theft protection service.

We have arranged for you to enroll in an online credit monitoring service, **Equifax Complete Premier**. This service is provided at no cost to you. It 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 **January 31, 2024**, or the codes will be inactive.
- Go to www.equifax.com/activate
- Enter your unique Activation Codes: **XXXXXXX** and **XXXXXXXX** 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 your complimentary enrollment.
- 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 the Equifax Customer Service Team toll-free at: 1-866-815-8535, Monday to Friday from 9 a.m. to 9 p.m. ET and Saturday and Sunday from 9 a.m. to 6 p.m. ET.

What can you 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 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 as described above.
- See the tips attached to this letter for additional steps you can take to protect your personal information.

We regret that this incident occurred and apologize again for any inconvenience it's caused you. We strongly encourage you to take advantage of your complimentary Equifax Complete Premier membership as an extra security measure. If you have any questions, or if I can help in any way, please call me any time.

Sincerely,

Additional Helpful Tips

- **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
- **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, call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. Their contact information is as follows:

Equifax:

equifax.com

equifax.com/freeze

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

Experian:

experian.com

experian.com/freeze

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

TransUnion:

transunion.com

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 or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.