Citizens Bank

RE: IMPORTANT NOTICE ABOUT YOUR SENSITIVE CUSTOMER INFORMATION

Dear

We are writing to inform you that due to a security incident at the Cambridge, MA ATM, your ATM/Debit card may have been compromised. Appropriate measures were taken to secure the ATM upon discovery of the incident. The information that may have been compromised includes your name, ATM/Debit card number, PIN and card expiration date.

For this reason we have reissued your ATM/Debit card. Please note: you have zero liability for unauthorized transactions.

What we are doing to protect your information:

In an effort to protect you from possible fraudulent use of your card number, a new ATM/Debit card has been produced for you as stated above. Please note that **your old card was deactivated**, so activate and begin using the new card immediately and destroy your old card in a secure fashion. Your Personal Identification Number (PIN) will remain the same.

What you can do to protect your information:

There are actions you can take to mitigate the chances of fraud or identify theft to you account(s). Attached to this letter is a list of prudent and proactive steps you can take to reduce the risk to your account(s).

We are committed to providing you with timely and concise communications about issues affecting your customer information. As you are our valued customer, please do not hesitate to call 1-888-922-9999 with any questions or concerns.

Sincerely,

Kim Duncan
Head of Fraud Operations

PROACTIVE STEPS YOU SHOULD TAKE TO HELP PROTECT YOUR INFORMATION

- ☐ **REMAIN VIGILANT FOR THE NEXT 12 TO 24 MONTHS.**
  Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police immediately and file an identity theft report and/or obtain a copy of a police report.

- ☐ **CLOSE ANY AFFECTED ACCOUNT(S) AND OPEN NEW CITIZENS BANK ACCOUNT(S).**
  We recommend you close your account(s) and open a new account(s) – a step we would like to take care of for you. Please call us at 1-888-922-9999 so we can put you in touch with Citizens Bank Colleagues specifically designated to handle this for you. All costs associated with closing your accounts and opening new accounts will be waived.

- ☐ **ORDER YOUR FREE ANNUAL CREDIT REPORTS.**
  To order your free annual credit reports, call toll-free 1-877-322-8228, visit www.annualcreditreport.com, or complete the Annual Credit Report Request Form online and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-800-821-7232. For your free annual credit reports, do not contact the three nationwide consumer reporting agencies individually; they provide this service only through www.annualcreditreport.com.

- ☐ **WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.**
  Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have questions or notice inaccurate information, please call the relevant consumer reporting agency at the telephone number listed on the report.

- ☐ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE.**
  A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. To place a fraud alert on your file, please call any one of the three nationwide consumer reporting agencies listed below. By calling one consumer reporting agency, the other two will automatically be notified. They will place a fraud alert on your credit file and will also assist you in getting a free credit report from each of the three agencies. The initial fraud alert will last for 90 days. You may want to renew it after the first 90 days. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This extended fraud alert is a free service and is valid for 7 years.

Equifax	**Experian**	**TransUnion**
Equifax Consumer Fraud Division	P.O. Box 9532	Fraud Victim Assistance Division
P.O. Box 740256	Allen, TX 75013	P.O. Box 6790
Atlanta, GA 30374	1-888-397-3742	Fullerton, CA 92834
1-877-478-7625	www.experian.com	1-800-680-7289
www.alerts.equifax.com		www.transunion.com

- ☐ **PLACE A SECURITY FREEZE ON YOUR CREDIT FILE.**
  You may wish to place a security freeze on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide consumer reporting agencies without your consent. You can request a security freeze by contacting each of the three consumer reporting agencies at:

Equifax Security Freeze	**Experian Security Freeze**	**TransUnion Fraud Victim Assistance**
P.O. Box 105788	P.O. Box 9554	P.O. Box 6790
Atlanta, GA 30348	Allen, TX 75013	Fullerton, CA 92834
1-800-685-1111	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com

The consumer reporting agencies may charge a reasonable fee to place a security freeze on your account and may require that you provide proper identification prior to honoring your request.

- ☐ **LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.**
  The Federal Trade Commission has online guidance about the steps consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at www.ftc.gov/idtheft to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission. If you suspect you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.