



Creating Opportunities

P.O. Box 10566
Birmingham, AL 35296

February 12, 2020



NOTICE OF DATA BREACH

Dear [REDACTED],

What Happened?

Recently, you submitted a dispute with respect to one or more suspected fraudulent ATM transactions and, in connection with BBVA’s processing of your dispute claim, your debit card was blocked and reissued. BBVA’s continuing investigation into this matter leads us to believe that your debit card information may have been compromised due to criminal activity impacting a small number of the bank’s ATMs. The precise time period during which the incident occurred is still under investigation, but initial evidence indicates that the criminal activity may have commenced in mid-November 2019 and ended no later than January 14, 2020. During this time, our investigation has determined that these criminal actors accessed the personal information of a limited number of customers. We sincerely apologize for this incident and for any concern this matter may cause you.

What Information Was Involved?

The information that was accessed may have included your debit card number, the debit card expiration date, the debit card CVV security code, your personal identifier number (PIN), and the name associated with the debit card. Based upon our investigation to date, none of your other personal information—including your Social Security number, driver’s license number, etc.—was compromised during this incident.

What Are We Doing?

Your privacy and security are critical to BBVA, and we are in the process of conducting a thorough investigation into this matter. In the meantime, we want to make you aware of steps you can take to protect your account and your identity.

To ensure that third parties cannot use the information on your old ATM card to access your account, BBVA has already blocked the ATM card that may have been compromised and has issued you a new debit card. In addition, to help protect your identity we are offering both complimentary enrollment in Experian’s Identity Restoration service as well as a complimentary one-year membership in Experian® IdentityWorksSM.

What Can You Do?

This notice provides you with important information necessary to protect yourself against the risk of identity theft from this incident. We recommend you take the following steps to safeguard your identity.



Activate Experian's Identity Restoration Service: 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 Identity Restoration agent at 1-877-769-1112. Agents are available from 8am-8pm Monday through Friday, and 10am-7pm on Saturday and Sunday Central Standard time. 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 Experian's Identity Restoration service is automatically available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Activate Experian IdentityWorks Now: While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 05/31/2020** (See code below. **Note: your code will not work after this date.**)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bplus>
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-769-1112 by **05/31/2020**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

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.*
- **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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Once your enrollment in Experian IdentityWorks is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about Experian IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer contact team at 1-877-769-1112.

There are three other things you can do to monitor for fraudulent activity. First, you may wish to contact any one of the three national credit bureaus to place a fraud alert on your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

Second, if you choose to decline the complementary Experian IdentityWorks offer, the Fair and Accurate Credit Transactions Act entitles all consumers to a free annual credit bureau report. You can request this free credit report and place a fraud alert with the three national credit bureaus online at www.annualcreditreport.com or by phone at 1-877-322-8228. You may also contact each of the three major credit bureaus directly using the following contact information:

Equifax
Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374
T: 1-800-685-1111

TransUnion
TransUnion LLC
P.O. Box 2000
Chester, PA 19016
T: 1-800-888-4213

Experian
Experian PLC
P.O. Box 4500
Allen, TX 75013
T: 1-888-397-3742

Third, you may also wish to review the Federal Trade Commission's website at www.ftc.gov for more information on identity theft. You may also contact the Federal Trade Commission at the address and telephone number below.

Federal Trade Commission, Consumer Response Center

600 Pennsylvania Avenue, NW

Washington, DC 20580

(877) FTC-HELP or (877) 382-4357

<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

For More Information

Again, we sincerely apologize for this incident and for any concern this situation may cause you. We are here to help and want to provide you peace of mind. Should you have additional questions or concerns regarding this matter, we invite you to contact us at 1-877-769-1112.

Sincerely,



Donna Bellview
Client Relations
BBVA USA

*Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

