



BNY MELLON | PERSHING

One Pershing Plaza
Attn: Compliance Department
Jersey City, NJ 07399

July 26, 2019

E7707-L01-0123456 P003 T00014 *****SCH 5-DIGIT 61104



SAMPLE A SAMPLE - L01
APT #123
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ANYTOWN, US 01234-5678



Re: Notice of Security Breach

Dear Sample A Sample:

Pershing LLC (Pershing), a BNY Mellon company, provides clearing and other related financial services to your financial services firm, Benjamin F. Edwards & Co., for your account or for an account for which you are listed as beneficiary. Due to an operational error, in December 2018 information about your investment account was posted to a website that could have been viewed online by parties other than Pershing employees. This situation existed through June 2019. The personal information may have included your name, address, account number and/or social security number. After review, we have found no present indication that any of your personal information has actually been viewed by unauthorized third parties. The situation has been corrected and your personal information is now secure. We have implemented procedures designed to ensure that personal information cannot be inadvertently uploaded to impermissible websites.

Nonetheless, and as a precaution to assist you in guarding against possible misuse of your personal information, we are offering you Experian[®]'s IdentityWorksSM identity theft monitoring service for twenty-four months at no charge to you. A description of this product and instructions on how to enroll are provided with this letter, including your personal activation code. If you choose to take advantage of this service, it will provide you with notification of any changes to your credit information, \$1 million identity fraud expense coverage and access to your credit report. We urge you to consider enrolling in this service, at our expense, and reviewing the additional resources enclosed with this letter. The activation code for this offer is effective through October 31, 2019. Even if you choose not to enroll in the free monitoring service, we strongly encourage you to actively monitor your financial accounts and free credit reports that are available to you. You should report any suspected identity theft to your financial services firm and to appropriate law enforcement authorities.

In addition, we want to make sure you are aware of some other precautions you can take to protect yourself against the possibility of becoming a victim of identity theft. Please see the enclosure for more information.

Pershing takes the responsibility of safeguarding account and personal information very seriously, and we maintain and follow detailed information security policies and procedures. Security measures are constantly analyzed and improved in order to safeguard personal information. We apologize for any inconvenience that this event may cause and regret that this situation occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us. If you have any questions, please do not hesitate to contact me at gthomas@pershing.com or 201-413-2238.

Sincerely,

Gary Thomas
Chief Privacy Officer
Pershing LLC



IMPORTANT STEPS TO HELP PREVENT FRAUD

1. Carefully review all of your banking, credit card and other account statements and report any unauthorized transactions. You should regularly review your accounts to look for unauthorized or suspicious activity. You may also want to notify your financial organization(s) and credit card companies that you received this notice. This will tell them that your information may have been viewed or accessed by an unauthorized party.
2. Contact the fraud department at the three national consumer reporting agencies listed below and ask them to place a "fraud alert" on your credit file. A fraud alert tells creditors to contact you before they open any new credit accounts or change your existing accounts. To place a fraud alert on your credit file, contact one of the three national consumer reporting agencies at the numbers provided below.

Equifax	Experian	TransUnion
(800) 525-6285	(888) 397-3742	(800) 680-7289
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105069	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5069	Allen, TX 75013	Chester, PA 19016

3. Obtain your credit report from each of the three national consumer reporting agencies and review them to be sure they are accurate and include only authorized accounts. You are entitled to a free copy of your report every 12 months. To order your report, visit www.annualcreditreport.com, or call toll-free (877) 322-8228, or complete an Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (you can print the request form at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>). Carefully review your credit reports to verify that your name, address, account, and any other information are accurate and notify the national consumer reporting agencies of any errors you detect, and about any accounts you did not open or inquiries from creditors you did not initiate. In addition to your free credit report, you can also purchase a copy of your credit report by contacting the three national consumer reporting agencies listed above.
4. Contact the Federal Trade Commission (FTC) to obtain additional information about how to protect against identity theft. You may wish to contact the FTC at (877) IDTHEFT (438-4338) or visit www.ftc.gov/bcp/edu/microsites/idtheft/ if you have general questions about identity theft, security freezes and fraud alerts.
5. Credit Freezes. You are entitled to place a security freeze on your credit report. There is no charge for a security freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. *Therefore, using a security freeze may interfere with or delay your ability to obtain credit.* You may request that a freeze be placed on your credit report by sending a request to each of the national consumer reporting agencies by certified mail, overnight mail or regular stamped mail to the addresses below.

Equifax	Experian	TransUnion
(800) 349-9960	(888) 397-3742	(888) 909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348-5788	Allen, TX 75013	Woodlyn, PA 19094

6. **IF YOU ARE A NORTH CAROLINA RESIDENT:** You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6400
<http://www.ncdoj.gov>

7. **IF YOU ARE A MARYLAND RESIDENT:** You may obtain information about preventing identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

Attorney General Brian E. Frosh
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
<http://www.oag.state.md.us/>

8. **IF YOU ARE A OREGON RESIDENT:** You may report suspected identity theft to the Oregon Attorney General or the FTC. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

Oregon Department of Justice
Attorney General Ellen Rosenblum
1162 Court St. NE
Salem, OR 97301-4096
(503) 378-5348
<http://www.doj.state.or.us>

9. **IF YOU ARE A NEW MEXICO RESIDENT:** You have rights under the Federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov.

10. **IF YOU ARE A IOWA RESIDENT:** You may report suspected identity theft to local law enforcement or the Iowa Attorney General. The Iowa Attorney General can be reached at:

Iowa Department of Justice
Attorney General Tom Miller
1035 E. Walnut Street
Des Moines, Iowa
(515) 281-5164
<https://www.iowaattorneygeneral.gov>

11. We recommend that you remain vigilant over the next 12 to 24 months and report any suspected identity theft or other misuse of personal information immediately to the appropriate law enforcement authorities.





Experian's® IdentityWorksSM Credit 3-bureauSM identity detection and resolution of identity theft product provides you with the following key features and benefits:

- **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.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorksSM membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by October 31, 2019** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorksSM website to enroll: www.experianidworks.com/3bcredit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorksSM online, please contact Experian's customer care team at 877.890.9332 by **October 31, 2019**. Be prepared to provide engagement number **DB13718** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKSSM
MEMBERSHIP

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

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 twenty-four 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.

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein 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.

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