



Notice of Possible Data Exposure

What Happened?

On May 4, 2017, we learned that documents containing personal information associated with your optionsXpress account(s) became searchable online due to links you created to your optionsXpress documents. You may have done so for convenience or to share those documents with a third party, such as your financial advisor or accountant. The existence of those links enabled the documents to become accessible and subject to indexing by search engines and thus searchable online. We have no evidence that your documents were actually accessed by any unauthorized person. The issue has been resolved, and your documents are no longer searchable and no longer accessible except with valid login credentials.

What Information Was Involved?

Based upon our investigation, the information in the documents at issue included name and address, as well as the account number, account balance, and positions for one or more of your accounts.

What We Are Doing.

We have successfully disabled the potential for any public access to your documents, and we have taken the necessary steps to prevent this type of incident from happening again. Although we have no evidence of any unauthorized access to your information, we would like to offer you a complimentary two-year credit-monitoring subscription to Equifax. To subscribe, please follow these instructions and use this unique promotion code: XXXXXXXXXXXX.

We want you to have the highest level of confidence when you do business with us, so we offer you this simple guarantee: We will cover 100% of any losses in any of your accounts due to unauthorized activity resulting from the above situation. You can read more about the Security Guarantee [here](#).

What You Can Do.

If you would like to take advantage of an additional layer of protection, we can provide you with an optionsXpress security token. Security tokens provide another layer of authentication for clients when logging in. To learn more, or to request a security token free of charge, please call us at 888-280-8020.

We encourage you to monitor your financial accounts and credit reports for the next 12 to 24 months and report any suspicious or unrecognized activity to local law enforcement and any financial institution(s) with which you do business.

We apologize for any inconvenience this may cause. If you have any questions or concerns, please do not hesitate to call us at 888-280-8020.

Other Important Information:

This notification is not in conjunction with any law enforcement investigation.

Credit-Reporting Agencies:

Equifax
P.O. Box 740256
Atlanta, GA 30348
Phone: 866-349-5191

TransUnion
P.O. Box 2000
Chester, PA 19016
Phone: 800-680-7289

Experian
P.O. Box 4500
Allen, TX 75013
Phone: 888-397-3742

If you believe you have been the victim of identity theft, you should report that to your local law enforcement agency and consider contacting the above credit-reporting agencies to place a "fraud alert" or "security freeze" on your credit file, which will notify lenders to verify your identity before extending credit in your name. You may need to provide these agencies with a police report, and each agency may charge you up to \$10. Instructions for requesting a free copy of your credit report can be viewed at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>.

Some states provide other resources for their residents:

Iowa Residents: You can also report suspected incidents of identity theft to local law enforcement or the Office of the Iowa Attorney General, 1305 E. Walnut Street, Des Moines, IA 50319; 515-281-5164; <http://www.iowaattorneygeneral.org>.

Maryland Residents: To obtain more information about steps you can take to avoid identity theft, you can contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 888-743-0023; www.oag.state.md.us/contact.htm; or the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, DC 20580; 877-ID-THEFT (877-438-4338); <https://www.identitytheft.gov/info-lost-or-stolen>

Massachusetts and West Virginia Residents: Applicable law requires that we notify you that you can also place a security freeze on your credit report to prevent potential credit grantors from accessing your credit report without your consent, by sending a written request to each of the national credit-reporting agencies listed above. In order to request a security freeze, you will need to provide the following: (1) your full name, with middle initial and any suffixes; (2) your Social Security number and date of birth; (3) proof of your current address, such as a utility or phone bill, as well as a list of your addresses from the prior five years; (4) a legible photocopy of a government-issued identification card; (5) if you have been a victim of identity theft, a copy of any police report, complaint, or other investigative report you may have filed with local law enforcement; and (6) if you are not a victim of identity theft, payment by check, money order, or credit card. Do not send cash. The credit-reporting agency may charge a fee of up to \$10 each to place, temporarily lift, or remove a freeze. To lift or remove a freeze, you must send a written request in accordance with the requirements of each credit-

reporting agency. Please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for credit, loans, employment, housing, or other services. For more information regarding credit freezes, please contact the credit-reporting agencies directly. Under state law, you also have the right to request a copy of any police report filed in connection with this incident.

North Carolina Residents: To obtain more information about steps you can take to avoid identity theft, you can contact the North Carolina Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (877-566-7226); <http://www.ncdoj.gov>; or the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, DC 20580; 877-ID-THEFT (877-438-4338); <https://www.identitytheft.gov/info-lost-or-stolen>.

Oregon Residents: You can also report suspected incidents of identity theft to law enforcement or to the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, DC 20580; 877-ID-THEFT (877-438-4338); <https://www.identitytheft.gov/info-lost-or-stolen>.

Vermont Residents: You can learn helpful information about fighting identity theft, placing a security freeze on your credit file, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <http://www.atg.state.vt.us>.

For More Information.

To learn more about protecting yourself from identity theft, visit the Federal Trade Commission's website at www.ftc.gov/bcp/edu/microsites/idtheft, or call them toll-free at 877-FTC-HELP.

IMPORTANT INFORMATION

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