

[Date], 2016

Name

Address

City, State Zip

Dear [Name]:

We are writing to notify you that one of State Street's vendors inadvertently shared information about your account(s) with another financial institution. The incident arose from a computer error that caused information from your account to be included among other records for transfer outside of State Street. Upon learning of the error, the financial institution that inadvertently received your information provided assurances that it was deleted from their system and that there is no evidence that it was accessed while on their system. We have no evidence that your information has been or will be misused. However, the protection of your information is a matter we take very seriously, and we wanted to inform you of this incident and steps that you may consider taking to guard against any potential misuse of your information in the future.

### **What Happened?**

On July 16, 2016, one of our vendors transferred information about certain State Street accounts to a United States-based bank as part of a movement of accounts between financial institutions. During the transfer, because of a software programming error, your information was inadvertently included among the records sent to the other bank. Specifically, the personal information that was inadvertently shared with the other bank included name, Social Security and/or taxpayer ID number, date of birth, address, phone number, and email address information. We were informed of the error by our vendor on August 3, 2016. The vendor deleted the erroneously captured records on August 5, 2016. The other bank deleted all instances of the erroneously captured records on their systems and they reported that they have no indication that your information was accessed during the period it was on their system. This notice has not been delayed by law enforcement investigation.

### **What Are We Doing to Protect Your Information?**

Upon learning of the error, we and our vendor investigated the cause of the incident and performed a complete review. Our vendor is putting controls in place to ensure this issue does not recur.

Your trust, and the privacy and protection of your information, are our top priorities, and we deeply regret any inconvenience this may cause. In response to this incident, we are providing identity protection services from Experian, including credit monitoring, for two years at no cost to you. A description of the services and how to enroll is enclosed. In the event you have any questions about the services or how to enroll, you may contact the number included in the instructions. In the event you have any questions about the matter described in this letter, you may contact me directly at the number provided below.

## **Steps You Can Take**

We encourage you to remain vigilant for incidents of fraud and identity theft by regularly reviewing account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions. In addition, you may contact the Federal Trade Commission (FTC) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
(877) IDTHEFT (438-4338)  
<https://www.identitytheft.gov/>

If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently; and (2) file and keep a copy of a local police report as evidence of the identity theft crime. You should also report incidents of suspected identity theft to the state attorney general.

## **Obtain Your Credit Report**

We also encourage you to monitor your credit reports. You may periodically obtain credit reports from each nationwide credit reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you should request that the credit reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major credit reporting bureaus to request a copy of your credit report.

## **Place a Fraud Alert or Security Freeze on Your Credit Report File**

In addition, you may obtain information from the FTC and the credit reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days.

Also, you can contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization. In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

However, 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 new loans, credit mortgages, employment, housing or other services. The credit reporting agencies have three (3) business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.

You may contact the nationwide credit reporting agencies at:

Equifax  
P.O. Box 105788  
Atlanta, GA 30348  
(800) 525-6285  
www.equifax.com

Experian  
P.O. Box 9554  
Allen, TX 75013  
(888) 397-3742  
www.experian.com

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
(800) 680-7289  
www.transunion.com

Again, we apologize for any inconvenience caused by this incident. If you have any questions regarding this incident or if you desire further information or assistance, including information about what data we maintain about you, please do not hesitate to contact Customer Care Center, at (844) 298-1733, if you have any questions or concerns.

Thank You

State Street Wealth Manager Services

**IF YOU ARE A MARYLAND RESIDENT:**

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(410) 576-6491  
[www.oag.state.md.us](http://www.oag.state.md.us)

**IF YOU ARE A NORTH CAROLINA RESIDENT:**

You may obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice  
Attorney General Roy Cooper  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226  
<http://www.ncdoj.gov>

**IF YOU ARE AN OREGON RESIDENT:**

You may obtain information about preventing identity theft from the Oregon Attorney General. You should also report incidents of suspected identity theft to this office, along with local law enforcement and the FTC. The Oregon Attorney General can be reached at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(503) 378-4400  
<http://www.doj.state.or.us/>

**IF YOU ARE A RHODE ISLAND RESIDENT:**

You may obtain information about preventing identity theft from the Rhode Island Attorney General's Office. This office can be reached at:

Rhode Island Office of the Attorney General  
150 South Main Street  
Providence, RI 02903 (401) 274-4400  
<http://www.riag.ri.gov/>

To help protect your identity, we are offering a **complimentary** two-year membership of Experian's® ProtectMyID® Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: **January 31, 2017** (Your code will not work after this date.)
2. VISIT the **ProtectMyID Web Site to enroll: [www.protectmyid.com/enroll](http://www.protectmyid.com/enroll)**
3. PROVIDE Your Activation Code: [code]

If you have questions or need an alternative to enrolling online, please call 877-441-6943 and provide engagement #: **PC104989**

#### **ADDITIONAL DETAILS REGARDING YOUR TWO-YEAR PROTECTMYID MEMBERSHIP:**

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax®, and TransUnion® credit reports.
  - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
  - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, 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 care team at 877-441-6943.