



SunTrust Bank  
P.O. Box 4418  
Atlanta, GA 30302-4418

<Mail Date>>

«ACCOUNT\_CUS1\_FULL\_NM»  
«ACCOUNT\_ADDR\_LINE1\_DESC»  
«ACCOUNT\_CITY\_NM», «ACCOUNT\_ST\_CD» «ACCOUNT\_ZIP\_CD»

Re: Notice of Security Incident

Dear «CLIENT\_FIRST\_NAME» «CLIENT\_LAST\_NAME»:

SunTrust cares deeply about the privacy and security of the information you share with us. We have become aware of potential theft by a former employee of information from some of our client contact lists. Although our investigation into the matter is ongoing, we wanted to alert you out of an abundance of caution that certain information related to you may have been affected. We also are offering, at no cost to you, an ongoing subscription to Experian IDNotify™, a credit monitoring and identity theft detection and resolution service described more fully in the enclosed materials.

The client contact lists at issue are intended for internal use by bank employees for outreach to their clients and include name, address, phone number, age (but not date of birth), email address, and certain account balances. The contact lists **did not include** social security number, account number, PIN, User ID, password, or driver's license number.

Your confidence is at the core of our purpose and we want you to know that we have heightened our monitoring of your accounts and increased other security related measures. While SunTrust continues to monitor accounts for any possible fraudulent transactions, it is important for you to be vigilant about the safety of your personal information. To that end, we have outlined below some additional steps that can be taken for extra protection.

#### **WHAT HAPPENED?**

A former SunTrust employee, while employed at SunTrust, may have printed for unauthorized use outside of SunTrust some of our client contact lists intended for internal use by bank employees for outreach to their clients.

#### **WHAT INFORMATION WAS INVOLVED?**

Although our investigation into the matter is ongoing, the information included in the contact lists that may have been stolen includes name, address, phone number, age (but not date of birth), email address and certain account balances. The contact lists did not include social security number, account number, PIN, User ID, password, or driver's license number.

#### **WHAT WE ARE DOING.**

SunTrust is currently working with outside experts and coordinating with law enforcement on the matter. Additionally, we are continuing to monitor your account activity for possible fraud. We will contact you if we identify potential instances of fraud on any of your SunTrust accounts. While we have not identified significant fraudulent activity, know that SunTrust Bank, Member FDIC. © 2017 SunTrust Banks, Inc. SunTrust is a federally registered service mark of SunTrust Banks, Inc.

you will not be responsible for any fraud on your SunTrust accounts as a result of this incident.

It is very important to SunTrust that we help you take steps to protect your information, so SunTrust is offering, at no cost to you, an ongoing subscription to Experian IDNotify™, which is a credit monitoring and identity theft detection and resolution service. This service will allow you to monitor for issues that might arise involving your personal information. Enrollment details are enclosed, or you can visit [suntrust.com/identity-protection](http://suntrust.com/identity-protection) to learn more and sign up. We are also offering Experian Identity Restoration services. Information on how to take advantage of the Identity Restoration services is also enclosed.

#### **WHAT YOU CAN DO.**

SunTrust recommends that you take advantage of Experian IDNotify™ by following the instructions for enrollment detailed in the enclosed information, or by logging into your online banking account or visiting [suntrust.com/identity-protection](http://suntrust.com/identity-protection).

While we regularly monitor accounts for unusual activity, we suggest that you review your accounts regularly and call us immediately at 1-800-786-8787 (1-800-SUNTRUST) if you see any suspicious activities. Please note that we will never ask you to provide your full account number, PIN number, or Online Banking credentials over the phone, and you should never provide this information to anyone over the phone. We recommend additional steps to best protect your information, which can be found on the Fraud & Security section on [suntrust.com](http://suntrust.com). Please click on the Fraud & Security link at the bottom of the home page for a list of precautions that may be helpful in protecting yourself.

#### **FOR MORE INFORMATION.**

SunTrust understands the importance of protecting the privacy and security of your personal information, and we take our obligations seriously. To learn more or sign up for IDNotify™, please visit [suntrust.com/identity-protection](http://suntrust.com/identity-protection).

We apologize for any inconvenience this may cause you, as your continued trust is critical to us. We appreciate the opportunity to serve you.

Sincerely,

A handwritten signature in black ink, appearing to read "M. Chancy", written in a cursive style.

Mark A. Chancy

Vice Chairman

## **Identity Theft Prevention Tips**

We recommend that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit reports. You may obtain a free copy of your credit report from each company listed below once every 12 months by requesting your report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free 1-877-322-8228, or mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax	Experian	TransUnion
PO Box 740241	PO Box 9554	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>
888-766-0008	888-397-3742	800-680-7289

If you believe you are the victim of identity theft, you should contact the proper law enforcement authorities, including local law enforcement, and you should consider contacting your state attorney general and/or the Federal Trade Commission (“FTC”). You also may contact the FTC to obtain additional information about avoiding identity theft.

**Federal Trade Commission**  
Bureau of Consumer Protection  
600 Pennsylvania Avenue NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**State Attorneys General:** Information on how to contact your state attorney general may be found at [www.naag.org/naag/attorneys-general/whos-my-ag.php](http://www.naag.org/naag/attorneys-general/whos-my-ag.php).

You may obtain information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or credit freeze on your credit report.

### **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 State of Maryland Attorney General**  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

### **IF YOU ARE A NEW MEXICO RESIDENT**

Under New Mexico law, you also have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may also consider placing a fraud alert message or security freeze on your credit file by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies listed above. A security freeze prohibits a credit

reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. Alternatively, if you are over the age of 65, then the fee will also be waived. In all other cases, a credit reporting agency may charge you up to \$10.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit file, you must send a written request to **each** of the three national consumer reporting agencies listed above by regular, certified or overnight mail. 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, provide 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, include 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, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

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

You may obtain information about avoiding identity theft from the North Carolina Attorney

General's Office. This office can be reached at:

**North Carolina Attorney General's Office**  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
919-716-6400  
www.ncdoj.gov

**IF YOU ARE A RHODE ISLAND RESIDENT**

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

**Office of the State of Rhode Island Attorney General**  
150 South Main Street  
Providence, RI 02903  
www.riag.ri.gov  
401-274-4400

Under Rhode Island law, you also have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may also consider placing a fraud alert message or security freeze on your credit file by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies listed above. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. Alternatively, if you are over the age of 65, then the fee will also be waived. In all other cases, a credit reporting agency may charge you up to \$10.00 each to place, temporarily lift, or permanently remove a security freeze. To place a security freeze on your credit file, you must send a written request to **each** of the three national consumer reporting agencies listed above by regular, certified or overnight mail. 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, provide 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, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
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To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

## **Experian Enrollment Information**

SunTrust has arranged for you to receive a subscription of Experian IDNotify™ at no cost to you. This service includes:

- A personalized Experian credit report at signup;
- Experian Credit Monitoring for indicators of fraud;
- Dark Web monitoring;
- Identity Restoration specialists available for immediate help to address credit and non-credit related fraud; and
- \$1 Million Identity Theft Insurance reimbursement for certain costs associated with a stolen identity event, subject to the terms of the policy.

To enroll in IDNotify™:

- Log into your Online Banking account at [www.suntrust.com](http://www.suntrust.com) and follow the instructions; or
- If you do not have an Online Banking account, please visit <https://www.suntrust.com/identity-protection> and follow the instructions.
- If preferred, SunTrust clients can reach out to our customer service line at 1-800-786-8787 (1-800-SUNTRUST) for more information.
- If you are an international or non-resident client and do not have a U.S. address and do not have a U.S. social security number or tax identification number, please contact SunTrust at 1-877-278-2265 to receive a link and code to enroll.

Please reach out to SunTrust at 1-800-786-8787 (1-800-SUNTRUST) if you see any suspicious activities on your account. If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, we will direct you to an Experian Identity Restoration agent. 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 one-on-one 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).