



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

February 2017

«ACCOUNT_CUS1_FULL_NM»
«ACCOUNT_ADDR_LINE1_DESC»
«ACCOUNT_ADDR_LINE2_DESC»
«ACCOUNT_CITY_NM», «ACCOUNT_ST_CD» «ACCOUNT_ZIP_CD»

Re: Your Personal Information

Dear «ACCOUNT_CUS1_FULL_NM»:

We are writing to share information with you that was communicated to us regarding some of your personal information.

We were recently advised by a law enforcement agency that sensitive information regarding customers of multiple organizations was discovered on the Internet during an investigation unrelated to SunTrust or our operations. According to the law enforcement agency, some of your personal information was included. Both our analysis and information provided by the law enforcement agency indicated conclusively that SunTrust was not the source of the data, which was likely obtained via criminal phishing and/or malware activity affecting you outside of SunTrust's systems.

The information discovered included names, addresses, telephone numbers, email addresses, online banking user IDs and passwords, account number(s), and/or account balances.

We are continuing to provide any assistance law enforcement might need to aid its investigation into those individuals responsible for improperly obtaining and collecting this information and to help mitigate the risk of any future fraudulent activity. While there was no SunTrust breach or error leading to this event, we care about and value you as a client and want to offer our assistance by providing some useful tools and resources to help protect you and your accounts. As such, we have arranged for you to receive a complimentary one year subscription to credit monitoring provided by Equifax Credit Watch™ Gold so that you can monitor for any issues that might arise involving your personal information. Equifax Credit Watch™ Gold provides essential monitoring and protection of not only credit data, but also monitors the Internet for personal data such as your Social Security number, bank accounts, and credit card accounts for compromising or suspicious activity. Details for enrolling in this complimentary subscription are enclosed.

To ensure all appropriate steps are taken to protect your information, SunTrust recommends that you utilize the complimentary, one-year subscription to Equifax Credit Watch™ Gold noted above by following the enclosed instructions for enrollment.

SunTrust also recommends that you change your Online Banking password now, and on a regular basis. This can be done through the SunTrust Online Banking website located at <https://onlinebanking.suntrust.com>.

Information about Identity Theft Prevention

Even if you do not feel the need to register for the credit monitoring service, we recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at 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 one or more of the three national credit reporting agencies listed below.

Equifax, P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion, P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are two types of fraud alerts that you can place on your credit report to put creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling any of the three national credit reporting agencies listed below.

Equifax: 1-800-525-6285, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, www.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax, P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian, P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion, Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790,
www.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.



Activation Code: «Activation_Code» (Valid Through January 31, 2018)

<p><u>About the Equifax Credit Watch™ Gold identity theft protection product</u></p> <p>Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.</p>	<p>Equifax Credit Watch provides you with the following key features and benefits:</p> <ul style="list-style-type: none">o Comprehensive credit file monitoring and automated alerts of key changes to your Equifax credit reporto Wireless alerts and customizable alerts available (available online only)o Access to your Equifax Credit Report™o Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.o 90 day Fraud Alert placement with automatic renewal functionality* (available online only)
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<p>How to Enroll: You can sign up online or over the phone</p> <p>To sign up online for online delivery go to www.myservices.equifax.com/gold</p> <ol style="list-style-type: none">1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.	<p>To sign up for US Mail delivery, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.</p> <ol style="list-style-type: none">1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.
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Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. This product is not intended for minors (under 18 years of age)

* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC