



USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

Name
Address
City, State Zip

Month Day Year

Reference: Your W-9 Information

Dear **Name**,

USAA takes the protection of our members' personal information very seriously, so we are writing to inform you about a recent incident that may have involved your personal information. Between July 23 – 25, 2016, a technical error occurred that may have caused your W-9 form to be displayed to another member for a brief moment. The technical error was corrected and we are taking steps to prevent similar incidents in the future.

Information That May Have Been Viewed

The personal information involved in this incident may have included your first and last name, address, and social security number.

Please Accept Our Apology

We regret that this incident occurred. Although we have no reason to believe your information has been misused, we recommend you review the enclosed information regarding the protection of your personal information.

Complimentary Credit Monitoring

We are offering a complimentary two-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support. Please see the additional information we've enclosed to enroll for free.

Again, we regret any concerns or inconvenience this incident may cause you. If you suspect you have been the victim of identity theft, please call us at 1-877-762-7256. As always, it's our honor to serve you.

Sincerely,

Francisco Robelo
Assistant Vice President - Product Management
USAA Federal Savings Bank

[Attachments 128851 & 128853](#)



9800 Fredericksburg Road
San Antonio, Texas 78288

Activate ProtectMyID® Alert Now in Three Easy Steps

1. ENSURE that you enroll by: **DATE** (Your code will not work after this date.)
2. VISIT the ProtectMyID® Alert website to enroll: www.protectmyid.com/USAAFSB
3. PROVIDE your Activation Code: **XXXX** (A credit card is not required for enrollment.)

If you have questions or need an alternative to enrolling online, please call 877-371-7902 and provide engagement # **XXXXX**.

Additional Details Regarding Your Two-Year ProtectMyID® Alert Membership

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

- Free copy of your Experian credit report.
- Daily Bureau Credit Monitoring: Alerts of key changes & suspicious activity found on your Experian®, Equifax® and TransUnion® credit reports.
- Identity Theft Resolution & ProtectMyID® ExtendCARE™: Toll-free access to US-based customer care and a dedicated Identify 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® Alert membership has expired.
- \$1 Million Identity Theft Insurance¹: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in ProtectMyID® Alert is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID® Alert, 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 877-371-7902.

¹ Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of 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.



Steps to Take to Protect Your Personal Information

Always remain vigilant for signs of fraud or identity theft, and consider taking one or more of the below steps to protect your personal information. You can also obtain information from the below sources about fraud alerts and security freezes.

- Carefully examine all account transactions, statements and free credit reports to verify transactions. If anything looks suspicious or unusual, or if you believe you are the victim of identity theft, promptly report it to USAA and your other financial institutions. In addition, you may contact the Federal Trade Commission (FTC) or law enforcement to report incidents of identity theft, to file a police report or to learn about steps you can take to protect yourself from identity theft.
- The FTC offers consumer assistance relating to identity theft, fraud alerts and security freezes. You may wish to visit the FTC web site at www.ftc.gov/idtheft, call them toll-free at 877-438-4338, or contact them by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580, to obtain further guidance or report suspected identity theft.
- You may also periodically obtain credit reports from each nationwide credit reporting agency: Equifax, Experian or TransUnion. Under federal law, you are entitled to one free copy of your credit report every 12 months from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. You may request a free copy of your credit report by going to www.annualcreditreport.com or by contacting one of the three nationwide consumer reporting agencies at:

Equifax
P.O. Box 105069
Atlanta, GA 30348-5069
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 19022-2000
800-680-7289
www.transunion.com

- You may also request that a fraud alert be placed on your credit file. 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. To place a fraud alert, contact the fraud department of one of the three nationwide credit reporting agencies listed above (Equifax, Experian or TransUnion). When you request a fraud alert from one agency, it will notify the other two for you. You can place an initial fraud alert for 90 days and cancel fraud alerts at any time. During this process, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number.
- In addition, you can contact the three nationwide credit reporting agencies to tell you 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. A security freeze will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each nationwide credit reporting agency listed above



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(Equifax, Experian or TransUnion) by sending a written request 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.); complete address; Social Security number; and date of birth;
2. If you have moved in the past five (5) years, you may also need to provide the addresses where you have lived over the prior five years;
3. You may also need to provide two forms of identification (such as utility bill, pay stub with address or telephone bill) to verify your address.
4. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
5. 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.

IF Iowa: Note: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected identity theft. Visit www.iowaattorneygeneral.gov or write to the attorney general at:

1305 E. Walnut Street
Des Moines, IA 50319

Phone: 515-281-5264

IF Maryland: Note: You may obtain information about avoiding identity theft from the FTC (see contact information on first page) or the Maryland Attorney General's Office, www.oag.state.md.us, or by writing to the attorney general at:

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202

Toll-free phone number: 888-743-0023

IF Massachusetts: Note: Under Massachusetts law, if you are the victim of identity theft, you have the right to file a police report, and the consumer reporting agencies cannot charge you to place, temporarily lift, or remove security freezes if you provide them with a copy of the police report. Otherwise, consumer reporting agencies may charge you up to \$5 to place, temporarily lift or remove a security freeze.



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IF North Carolina: Note: You may obtain information about avoiding identify theft from the FTC (see contact information on first page) or the North Carolina Attorney General's Office, www.ncdoj.gov, or by writing to the attorney general at:

9001 Mail Service Center
Raleigh, NC 27699-9001

Toll-free phone number: 877-566-7226

6. If you are not a victim of identity theft, fees for security freezes may apply. Include payment by check, money order, or credit card. 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 agencies 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 you can use 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 mail a written request to the credit reporting agencies and include:

1. Proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze.
2. 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 mail a written request to each of the three credit agencies 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. You may also need to provide two forms of identification (such as utility bill, pay stub with address or telephone bill) to verify your address. The credit agencies have three (3) business days after receiving your request to remove the security freeze.