

SYNCHRONY BANK
PO BOX 965003
Orlando, FL 32896-5003

[INDIVIDUAL NAME]
[STREET ADDRESS]
[CITY, STATE AND POSTAL CODE]

Re: Possible Disclosure of Personal Information

[MONTH DAY, YEAR]

Dear [INDIVIDUAL NAME]:

We value your business and respect the privacy of your information which is why we are writing to advise you of a recent incident that may involve the compromise of your personal data. Protecting account data and the personal information of our customers is a responsibility that we take seriously. During August 2021 customer envelopes were mailed to individuals for purposes of verifying the information that had been provided to us in connection with an existing account or application for credit. We have determined that an envelope containing your personal information, including your name, social security number, address, and date of birth, may have been erroneously sent to a different individual. Please know that as soon as we learned of the incident, we immediately began working to investigate the matter. Enhanced quality control has been put in place to ensure this will no longer occur.

While we currently have no indication that your information has been used in an inappropriate or unauthorized manner, Synchrony Bank would nonetheless like to offer you a one-year subscription to a credit report monitoring service paid for by the Bank. If you would like to receive the credit report monitoring service or have any questions, contact us at 855-945-3565, Monday through Friday from 8 a.m. to 5 p.m. EST within 90 days of the date of this letter.

Further, we recommend taking the following action immediately:

1. Place a fraud alert on your credit files: We strongly recommend that you place a fraud alert on your credit files. The fraud alert is free and will require potential creditors to verify your identity before issuing credit in your name, thereby reducing or hopefully eliminating the likelihood of the creation of an unauthorized account. A call to any one of the three credit reporting agencies listed below will place a fraud alert on your credit file with all three agencies. You don't need to call all three agencies. You will receive letters from the agencies confirming the fraud alert and informing you about how to get a free copy of your credit report. The fraud alert is renewable every 90 days.

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
800-685-1111
www.equifax.com

Experian
P.O. Box 2104
Allen, TX 75013-0949
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
8000-680-7289
www.transunion.com

2. Carefully review your credit report: Once you obtain your free credit report examine it carefully, looking for accounts you did not open, inquiries from creditors that you did not initiate, or personal information that is not accurate. If you notice any of these things or have any questions, promptly call the credit reporting agency that provided the report. If you do find suspicious activity on your credit reports, also call your local police or Sheriff's office to file a report of identity theft. Make sure to ask for a copy of the police report as you may need to provide copies to creditors to clear up your records. Even if you do not find any signs of fraud on your reports, we recommend that you check your credit reports periodically.
3. You may add a "security freeze" on your credit file: A "security freeze" will prevent new credit accounts from being opened in your name without the use of a Personal Identification Number (PIN) 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 credit reporting agency identified above. There may be a fee to place, lift, or remove a security freeze.

For more information on identity theft, we suggest that you visit the Federal Trade Commission's web site at www.ftc.gov/idtheft.

Again, we sincerely regret this incident and want to assure you we do treat the security of the information entrusted to us with the utmost importance.

Sincerely,

Synchrony Bank Fraud Management