

«Logo»  
«LOB\_Return\_Address»

«First\_Name» «Last\_Name»  
«Street\_Address»  
«City», «State» «Zip»



«GreetingLine»

We recently became aware of an incident that occurred in late July 2012 where an employee who resigned from HSBC left with information about your account. The information potentially included your name, phone number, account number, and account type. HSBC takes this very seriously and we believe your personal information may have been exposed to a third party. We recommend that you take steps to mitigate the risk.

We recommend that you monitor your account transactions for any unauthorized activity and contact us if any is noticed. Although no information regarding your Social Security or Tax identification number were included, we recommend you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

- Experian at 1-888-397-3742 or [www.experian.com/consumer](http://www.experian.com/consumer)
- Equifax at 1-800-525-6285 or [www.equifax.com](http://www.equifax.com)
- Trans Union at 1-800-680-7289 or [www.transunion.com](http://www.transunion.com)

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call or contact your local law enforcement and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or at 1-877-ID-THEFT (877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations.

We recommend that you periodically obtain credit reports from each of the three nationwide credit reporting agencies and review them for any information relating to fraudulent transactions. You should remain vigilant over the next twelve to twenty-four months and promptly report any incidents of identity theft to HSBC and to the major Credit Bureaus.

As a resource for consumers, the Federal Trade Commission (FTC) has a website dedicated to identity theft issues. Please visit the FTC's website at <http://ftc.gov/bcp/edu/microsites/idtheft>. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

We apologize for any inconvenience. If you have any further questions regarding this incident, please call «LOB» at «Phone\_Number».

Sincerely,

«LOB»

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At our expense, «LOB» would like to offer you a free one year subscription to ITAC Sentinel<sup>®</sup>, a credit monitoring and identity theft protection service. ITAC Sentinel provides essential monitoring and protection of not only credit data, but also monitors Internet chat rooms and newsgroups and alerts you if your Social Security number, credit cards, and bank account numbers are found in unsecure online locations. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services.

If you wish to take advantage of this monitoring service, you must enroll within 90 days.

To activate this coverage please go to the Web site\* listed below and enter the redemption code. The redemption code is required for enrollment.

Web Site: [www.itacsentinel.com/alert](http://www.itacsentinel.com/alert)  
Redemption Code: «Code\_Assigned»

When you enroll, you will need to provide the following information:

- Mailing Address
- Phone Number
- Social Security Number
- E-mail Address
- Redemption Code

If you wish, you may contact one or more of the major Credit Bureaus to place an alert on your credit file or obtain a free copy of your credit report. The contact information is:

- Experian at 1-888-397-3742 or [www.experian.com/consumer](http://www.experian.com/consumer)
- Equifax at 1-800-525-6285 or [www.equifax.com](http://www.equifax.com)
- Trans Union at 1-800-680-7289 or [www.transunion.com](http://www.transunion.com)

Note, if you plan on signing up for ITAC Sentinel, do not place a fraud alert on your credit files until after enrollment. The fraud alert could delay the receipt of your membership materials.

We recommend that you periodically obtain credit reports from each of the three nationwide credit reporting agencies and review them for any information relating to fraudulent transactions. You should remain vigilant over the next twelve to twenty-four months and promptly report any incidents of identity theft to HSBC and to the major Credit Bureaus.

As a resource for consumers, the Federal Trade Commission (FTC) has a website dedicated to identity theft issues. Please visit the FTC's website at <http://ftc.gov/bcp/edu/microsites/idtheft>. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

We apologize for any inconvenience and urge you to enroll today. If you have any further questions regarding this incident, please call «LOB» at «Phone\_Number».

Sincerely,

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\*If not able to enroll on-line, please call the toll-free number 866-309-4600