



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

NOTICE OF DATA BREACH

Dear <<first_name>> <<last_name>>:

What Happened?

We are contacting you regarding an incident that impacted Fidelity Information Services, LLC ("FIS"), a third-party vendor ("vendor") Flagstar Bank uses for payment processing and mobile banking purposes, in which some of your personal information was disclosed to an unauthorized party. The incident involved vulnerabilities discovered in MOVEit Transfer, a file transfer software used by our vendor to support services it provides to Flagstar Bank and its related institutions. MOVEit is a commonly used secure Managed File Transfer (MFT) software supporting file transfer activities by thousands of organizations around the world. Importantly, the vulnerability discovered in MOVEit did not involve any of Flagstar Bank's systems and did not impact our ability to service our customers.

Our vendor promptly launched an investigation into the nature and scope of the MOVEit vulnerability's impact on its systems and discovered that the unauthorized activity in the MOVEit Transfer environment occurred between May 27 and 31, 2023, which was before the existence of this vulnerability was publicly disclosed. During that time, unauthorized actors obtained our vendor files transferred via MOVEit. These files included Flagstar Bank and related institution customer information, including yours.

What Information Was Involved?

Flagstar Bank conducted a careful review of the contents of the files and on November 1, 2023, determined that one or more of the files may have contained information including <<b2b_text_1(data elements)>>.

What We Are Doing.

We wanted to notify you of this incident and to assure you that we take it seriously. Upon learning of this incident, Flagstar Bank took immediate action to ensure that our vendor had launched a comprehensive investigation and notified regulatory bodies as required. To help prevent something like this happening again our vendor has, through their service provider, remediated all technical vulnerabilities and patched systems in accordance with the MOVEit software provider's guidelines. Our vendor's service provider also mobilized a technical response team to examine the relevant MOVEit systems and ensure that there were no further vulnerabilities.

What You Can Do.

We have arranged for you to receive a free identity monitoring services through Kroll for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Please contact your Private Client Group with any questions or concerns. Alternatively, you may contact our Client Services call center toll-free at 866-744-5463, 24 hours a day, 7 days a week.

For more information on how to safeguard your identity, including instructions on how to activate your identity monitoring, as well as some additional steps you can take to help protect your information, please review Attachments A and B that are enclosed with this letter.

Regardless of whether you elect to activate the identity monitoring service, we strongly recommend that you remain vigilant and regularly review and monitor all of your credit history to guard against any unauthorized transactions or activity. We also recommend that you closely monitor your account statements and notify us or any other of your financial institutions if you suspect any unauthorized activity.

For More Information.

Please be assured that we, along with our vendor, are taking steps to address the incident and to help protect the security of your data. If you have any questions about this notice or the incident, please feel free to contact the dedicated response line at (866) 983-4939, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

Flagstar Bank
102 Duffy Avenue
Hicksville, NY 11801

ATTACHMENT A

Activate the Complimentary 24 Month Identity Monitoring.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until **<<b2b_text_6(ActivationDeadline)>>** to activate your identity monitoring services.

Membership Number: **<<MembershipNumber (S_N)>>**

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file

ATTACHMENT B

ADDITIONAL STEPS YOU CAN TAKE

To help protect against possible fraud, identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report, and place a fraud alert or security freeze on your credit report. If you believe you are a victim of fraud or identity theft you should consider contacting your local law enforcement agency, your state's Attorney General, or the Federal Trade Commission.

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free (877) 322-8228.

INFORMATION ON IMPLEMENTING A FRAUD ALERT, CREDIT FREEZE, OR CREDIT LOCK

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three consumer reporting agencies below:

Equifax

Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348
1-888-298-0045
www.equifax.com

Experian

Credit Fraud Center
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289
www.transunion.com

Fraud Alert: Consider contacting the three major consumer reporting agencies at the addresses above to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might help protect against someone else obtaining credit in your name.

To place a fraud alert, contact any of the three major consumer reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts 90 days, but can be renewed.

Credit Freeze: A credit freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report until the freeze is lifted. When a credit freeze is in place, no one—including you—can open a new account. As a result, 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.

Placing a credit freeze is free. To place a credit freeze, contact all three consumer reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

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, 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.); and
7. If you are a victim of identity theft, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

When you place a credit freeze, you will be provided a PIN to lift temporarily or remove the credit freeze. A credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years.

Credit Lock: Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three consumer reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, credit freezes, credit locks, and how to help protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; Telephone 1-877-382-4357; or www.consumer.gov/idtheft.