



EAST WEST BANK

October 30, 2014

Dear Valued Customer:

RE: Kmart Data Breach

Kmart reported unauthorized access to payment data systems in their stores between September 1 and October 9, 2014. Kmart has an on-going investigation into this matter and has not yet determined whether any cardholder data was in fact stolen. East West Bank takes the protection of your account information seriously, and as a result of this information, we have determined that your debit card was used at one of Kmart's store locations during this time period.

As of the date of this letter, we are unaware of any fraudulent use of your card that resulted from this data breach. However, due to the serious nature of this situation, and to reduce the risk of potential unauthorized or fraudulent transactions, we are recommending you closely monitor your account(s) online and statements for suspicious activity. Also, if you wish to have a new card reissued, please contact the Bank's customer service number below.

At East West Bank, protecting your financial information is a priority. Please know that additional steps have been taken to closely monitor transactions on your account. Information regarding the data breach can be found at http://www.kmart.com/en_us/dap/statement1010140.html or contacting Kmart's customer care center at 888-488-5978. Kmart is offering free credit monitoring services for one year for customers that may have been affected. You may register for this service at ProtectMyID.com/Kmart by April 15, 2015 or call 866-252-9553 to enroll over the phone.

Additionally, we strongly encourage you to take the following preventive measures now to help prevent and detect any misuse of your information.

- Contact the three U.S. credit-reporting agencies (Equifax, Experian and TransUnion) to obtain a free credit report from each by calling 1-877-322-8228 or by logging onto www.annualcreditreport.com.
- You may consider placing a security freeze on your credit files. By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name.
- Additional information about protection from identity theft can be found at www.ftc.gov.

The fastest way to monitor your account transactions are through our On-line or Mobile Banking applications. To sign-up for On-line or Mobile Banking services, please contact us.

In the event you identify any suspicious transactions, or have any further questions or concerns, please contact your East West Bank local branch, Relationship Manager or our Customer Service Center at 888-895-5650, Monday to Friday, between the hours of 6:00 am to 7:00 pm and Saturday from 9:00 am to 5:00 pm, Pacific Time.

Sincerely,

East West Bank
Risk & Operations Department

Member FDIC

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