

201 Progress Parkway  
Maryland Heights, MO 63043-3042

Month XX, 2018

CLIENT NAME  
ADDRESS  
CITY ST 00000

Account # xxx-xx305-1-2  
CLIENT NAME  
Account Type

Financial Advisor:  
IS TEST BRANCH  
Phone:  
000-000-0000

### **Re: Your Edward Jones Account Information**

Protecting the security of our clients' information is very important to us, and we are committed to promptly notifying you of any security concerns. That is why we want to let you know about an incident with an Edward Jones service provider involving your personal information.

#### **What happened?**

On April 26, 2018, we were informed that PricewaterhouseCoopers LLP ("PwC"), which maintains some of our clients' information to provide tax services to Edward Jones, mistakenly provided a file containing some of our clients' information to another financial services company via a secure, encrypted online portal. The file was accessed or downloaded by only one senior employee of the other company for only a few minutes, at which time this person realized the data was of Edward Jones clients.

The other company immediately informed PwC of the mistake and PwC promptly deleted the file from its portal. The senior executive at the other financial services company also had the file deleted from the company's network.

#### **What information was involved?**

The information disclosed included full names and tax identification numbers, including Social Security numbers.

#### **What information was not involved?**

The information disclosed did not include your bank account or credit card information, or any user name and password information. The information also did not include your Edward Jones account number or any Edward Jones account balances or holdings information.

#### **What we are doing**

We have investigated the incident with the cooperation of both PwC and the other financial services company and have consulted with law enforcement. We do not believe the exposure of the information has put your personal or financial well-being at risk.

However, as a courtesy, we partnered with Equifax to provide its Credit Watch Gold with 3-in-1 Monitoring identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report.

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**What you can do**

I am enclosing additional steps you can take to protect yourself, including how to place a fraud alert or a security freeze on your credit file with the three major credit reporting agencies.

To learn more about the measures we take to protect your personal information, visit [www.edwardjones.com/privacy/protecting-clients.html](http://www.edwardjones.com/privacy/protecting-clients.html).

**For more information**

We sincerely regret any inconvenience this incident may cause you. Please feel free to contact Edward Jones Client Relations at 800-755-9956 if you have any questions concerning this matter. We remain committed to your security and greatly appreciate the relationship you have with us.

Sincerely,



Patrick I. Chavez, CIPP/US, IGP  
Chief Privacy Officer and Associate General Counsel

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**Equifax Activation Code: INSERT Credit Monitoring Code**
About the Equifax Credit Watch(TM) Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian** and **TransUnion** credit reports
- Wireless alerts and customizable alerts (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report(TM)
- Up to \$1 million in identity theft insurance<sup>1</sup> with \$0 deductible, at no cost to you
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert<sup>2</sup> placement with automatic renewal functionality\* (available online only)

**How to Enroll: You can sign up online or over the phone.**

To sign up online for **online delivery**, go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for **U.S. mail delivery**, dial 866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via U.S. mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the U.S. mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity cannot be verified using the information provided). Please allow up to 10 business days to receive this information.

1 - Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. This product is not intended for minors (under 18 years of age)

2 - The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

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## **ADDITIONAL RESOURCES**

You should remain vigilant for instances of fraud or identity theft by reviewing your account statements and closely monitoring your credit reports, which are available to you free of charge. You may obtain a free copy of your credit report once every 12 months from each of the three nationwide credit reporting agencies. Contact information for these agencies is as follows:

**Equifax:** P.O. Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 800-525-6285

**Experian:** P.O. Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 888-397-3742

**TransUnion:** P.O. Box 2000, Chester, PA 19022, [www.transunion.com](http://www.transunion.com), 800-680-7289

**Annual Credit Report:** You may also order a free annual credit report. To do so, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 887-322-8228.

You can also order your free annual credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's [FTC] website at [www.consumer.ftc.gov/articles/0155-free-credit-reports](http://www.consumer.ftc.gov/articles/0155-free-credit-reports)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**Fraud Alert:** You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but it also may result in a delay you when you seek to obtain credit.

**Security Freeze:** You have the ability to place a security freeze on your credit report. A security freeze will prevent new credit from being opened in your name without the use of a PIN that will be 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. To place a security freeze, you may be required to provide the credit reporting agency certain identifying information, including your full name; Social Security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement or insurance statement.

**Federal Trade Commission and State Attorneys General Offices:** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/IDTHEFT](http://www.ftc.gov/IDTHEFT), 877-IDTHEFT (438-4338).

**Federal Fair Credit Reporting Act Rights:** The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: You must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited;

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you must give your consent for reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identify theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.