



December 7, 2018

Name1  
Address2  
DeliveryAddress  
City, St ZIP+4

Dear Name1,

We are writing to notify you regarding an issue involving some of your personal information.

**What Happened?**

MUFG Union Bank, N.A. ("MUB") recently determined that an unauthorized third party may have used your login credentials to gain access to your Union Bank Online and/or Mobile Banking account in November 2018. There is no indication that the compromised credentials were obtained through our systems, and we believe the credentials likely were obtained from third-party sources. Based on our investigation to date, we understand the unauthorized third party may have used this information to conduct unauthorized transactions on certain customer accounts. We have contacted those accountholders and are working with them to resolve the issue.

**What Information Was Involved?**

In addition to your then-current log-in credentials (User ID and Password), certain personal information, such as your name, partial (and in some cases full) bank account number, account balance, and transaction information may have been accessed by the unauthorized party.

**What We Are Doing**

After becoming aware of the issue, we quickly took measures to block unauthorized access to the affected Union Bank accounts and to further protect clients from this activity. We reset the Password of affected individuals and encouraged them to reset their Union Bank Online and Mobile Banking User ID to help prevent further unauthorized access to customer accounts. In addition, we reported this issue to law enforcement authorities.

**What You Can Do**

We take our obligation to safeguard personal information very seriously and are alerting you about this issue so you can take steps to help protect yourself. Steps you can take include the following:

- Order a Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports over the next twelve to twenty-four months.
- Change your Login Credentials. In addition to changing the User ID and Password to your Union Bank online account, promptly change your credentials for all other online accounts for which you use the same or a similar User ID and Password.
- Review the Attached Reference Guide. The attached Reference Guide provides additional information about steps you can take and recommendations by the U.S. Federal Trade Commission on the protection of personal information.
- Activate Complimentary Credit Monitoring: Union Bank would like to provide you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Public Records Monitoring\*** services at no charge. These services will be provided by **CyberScout**, a company that specializes in identity theft education and resolution. CyberScout will provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. Such notification will be sent to you the same day that the change or update takes place with the bureau. You are also provided a one-time snapshot of credit files from all three credit reporting agencies. Additionally, you will receive public records monitoring that includes: change of address monitoring, court records monitoring, social security trace report, sex-offender monitoring, payday loan monitoring and cyber monitoring.

#### **How do I enroll for the free services?**

To enroll in **Credit Monitoring/Public Records Monitoring\*** services at no charge, please log on to [www.myidmanager.com](http://www.myidmanager.com) and follow the instructions provided. **When prompted please provide the following unique code to receive services: code**

To take advantage of the **CyberScout** services, or to obtain additional information about these services, **please call the CyberScout help line 1-800-405-6108** and supply the fraud specialist with your unique code. To take advantage of this monitoring service you will need to enroll by February 28, 2019.

#### **For More Information**

Refer to [www.unionbank.com/identitytheft](http://www.unionbank.com/identitytheft) for additional contact information and guidance to further protect your privacy.

- If you have any questions about this issue, please call 1-800-238-4486 Monday through Friday from 7am to 9pm Pacific Standard Time (PST) and Saturday 8am to 5pm PST; we are closed on Sundays.

We regret that this issue may affect you and we hope this information is useful to you.

Sincerely,

MUFG Union Bank, N.A.

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\* Services marked with an "\*" require an internet connection and email account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection and in order to confirm your identity.

# Reference Guide

We encourage affected customers to take the following steps:

**Order Your Free Credit Report.** To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** Promptly notify us if you detect any unauthorized transactions in a financial account. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

**Consider Placing a Fraud Alert on Your Credit File.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

<b>Equifax</b>	Equifax Credit Information Services, Inc. P.O. Box 740241 Atlanta, GA 30374	1-800-525-6285	www.equifax.com
<b>Experian</b>	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
<b>TransUnion</b>	TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000	1-800-680-7289	www.transunion.com

**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information. The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For Iowa Residents.** You may contact law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319  
(515) 281-5164  
www.iowaattorneygeneral.gov

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.oag.state.md.us](http://www.oag.state.md.us)

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(877) 877-9392 (toll-free in Oregon)  
(503) 378-4400  
<http://www.doj.state.or.us>

**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General  
Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
(401)-274-4400  
<http://www.riag.ri.gov>

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze.