



OneWest Bank, FSB  
155 N. Lake Ave.  
Pasadena, CA 91101

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[www.onewestbank.com](http://www.onewestbank.com)

Dear [VALUED CUSTOMER]:

We recently learned that one of our service providers, was the victim of an illegal and unauthorized intrusion into its network (“Network Intrusion”) during the first quarter of 2011. In response, the service provider enhanced the security of its network systems, cooperated with law enforcement including the United States Secret Service (“USSS”), and investigated using leading outside security firms. Given the size and complexity of the issues, they have continued to investigate the scope and extent of the Network Intrusion. As a result, the service provider recently notified us that they have determined that an unauthorized person had access to files which contain some or all of the following information about you: name, address, birthdate, phone number, drivers license number, passport number, and Social Security Number.

While we do not believe that the person who gained unauthorized access to your personal information copied or downloaded that information, to protect against possible identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements and to monitor your credit reports. We are providing the following information for those who wish to consider it:

- 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 report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228. Remain vigilant over the next 12 to 24 months and promptly report incidents of suspected identity theft to us and the appropriate law enforcement agency. The Federal Trade Commission has compiled helpful information on steps you can follow to avoid or detect identity theft. You can visit their website at <http://www.ftc.gov/bcp/edu/microsites/idtheft/> or call their hotline at 1-877-438-4338.
- The names and contact information for the three major U.S. credit bureaus are below. At no charge, you can have these credit bureaus place a “fraud alert” on your file. This would alert creditors to take additional steps to verify your identity prior to granting credit in your name. This service can make it more difficult for someone to get credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it also may delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.
  - Experian: 888-397-3742; [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013
  - Equifax: 800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
  - TransUnion: 800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790
- You may wish to visit the web site of the U.S. Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or reach the FTC at 1-877-382-4357 or 600 Pennsylvania Avenue,

NW, Washington, DC 20580 for further information about how to protect yourself from identity theft. Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your State Attorney General, and the FTC.

In addition to the above, we have arranged for ID Protection Service™ to provide you with 12 months of credit monitoring services free of charge. This service identifies and alerts you of material changes in your Experian credit report. Your complimentary membership also includes:

- Email notification of material changes in your credit report.
- On-line access to alerts generated from ID Protection Service
- Access to your credit report and score ordered online
- Up to \$25,000 identity theft insurance coverage with zero deductible (not available to residents of the state of New York).
- Recovery Advocates to help restore your identity if needed
- Dispute resolution service to remedy errors in your credit report ordered from ID Protection Service
- Toll free access to fraud resolution representatives.

If you choose to activate this complimentary credit bureau monitoring service, please do so by visiting the following website and prior to placing “Fraud Alerts” with credit bureaus:

**Web Site:** [https://www.id-protection-service.com/itm\\_web?rtn=1111112](https://www.id-protection-service.com/itm_web?rtn=1111112)

**You must enroll by:** [date that is 60 days from this letter]

**Activation (promotional) Code:** [xxxxxx]

If you experience any issues when activating the service, please call 1-877-353-7283 toll free to speak with a customer support representative.

If you find items on your OneWest Bank statement you believe are not yours, immediately contact our customer support center at 888-846-3433.

Sincerely,

Andrew Kim

Senior Vice President  
Chief Information Security Officer