



Month XX, 2021

FULL NAME  
ADDRESS  
ADDRESS  
City, ST XXXXX-XXXX

Dear FULL NAME:

Maintaining the confidentiality of your personal information is important to us. During a routine update to our website, a programming code error occurred that inadvertently resulted in your username and password being exposed to third parties with whom we have business relationships.

Accordingly, we are notifying affected customers that the following steps have been taken:

- We immediately locked your account password(s), so that an updated password – created by you – would be required to access your account(s).
- We have reviewed your account(s) and found no indication of fraudulent activity; we will continue to monitor your Ally accounts daily.
- Upon detecting the error on April 12, 2021, we immediately updated the programming code to ensure it no longer included username and password information.
- All third parties with whom we have business relationships have agreed to delete the information inadvertently provided to them.
- We have engaged Equifax® to provide you with a service that includes email notifications of any changes to your credit information, identity theft insurance coverage, and access to your credit report.

### What You Can Do

As a precautionary measure to help safeguard your information, we have engaged Equifax® to provide you with its **Equifax Complete™ Premier** product for 24 months should you choose to enroll, at no cost to you. A description of this product is provided in the attached materials, including instructions on how to enroll. **Please complete the enrollment process by August 31, 2021.**

**Your Equifax Credit Watch Activation Code:** [Activation Code]

Below are additional details and precautionary measures you can take to help safeguard your personal information.

- If you have not yet changed your Ally account password(s), please do so immediately; if you have already changed your password(s), you do not need to change it again.
- Review the “Guide to Protecting Yourself from Identity Theft” (enclosed).
- Remain vigilant over the next 12 to 24 months and report any suspicious activity to us as soon as possible.
- Review additional information about how we protect our customers by visiting [ally.com/security](https://www.ally.com/security), and visit [ally.com/privacy](https://www.ally.com/privacy) to review our online privacy notice and learn more about Ally’s privacy practices.
- Consider the following general security best practices:
  - Clear your browser cache.
  - Make any password long, strong, and complex.
  - Do not repeat the same passwords across multiple accounts.
  - When you change a password, don’t use the same one (even if it is allowed).
  - Enable multi-factor authentication, when available.

We have been working 24/7 to address this, but we know it’s frustrating when our efforts don’t live up to your expectations. Nothing is more important to us than doing it right for you. If you need further assistance, please visit [www.ally.com](https://www.ally.com), log in to our app, or call Deposits Customer Care at 1-877-247-2559, Invest Customer Care 1-855-880-2559, or Auto Customer Care 1-888-925-2559.

Thanks, as always, for letting us be your ally.



## **Equifax Complete™ Premier**

**\*Note: You must be over age 18 with a credit file to take advantage of the product.**

### **Key Features**

- Annual access to your 3-bureau credit report and VantageScore<sup>1</sup> credit scores.
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score.
- 3-bureau credit monitoring<sup>2</sup> with email notifications of key changes to your credit reports.
- WebScan notifications<sup>3</sup> when your personal information, such as Social Security Number, credit/debit card or bank accounts numbers are found on fraudulent internet trading sites.
- Automatic fraud alerts<sup>4</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>5</sup>.
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf.
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>6</sup>.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit, and personal identification cards.

### **Enrollment Instructions**

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code *ACTIVATION CODE* then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

*If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.*

*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

**You’re done!**

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

<sup>1</sup>The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. <sup>2</sup> Credit monitoring from Experian and TransUnion will take several days to begin. <sup>3</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>4</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>5</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.co](http://www.optoutprescreen.co). <sup>6</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Guide to Protecting Yourself from Identity Theft

Please review the following information, which will assist you in combating the possibility of identity theft or fraud.

### **Review Credit Reports**

Even if you do not take advantage of the free Equifax® Complete™ Premier offer, you can get a free credit report once a year from each of the three credit agencies (Experian, TransUnion, and Equifax). Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call **1.877.322.8228**. You may order one, two or all three credit reports at the same time, or you may stagger your requests over a 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

Review your credit reports carefully. Look for accounts you did not open and for inquiries from creditors you do not recognize. Look for wrong information, such as wrong home address, the wrong employer, or a wrong social security number. If you see anything you do not understand or that looks odd or unusual, call the credit agency at the telephone number on the report.

Even if you do not find suspicious activity at first, continue to regularly review your credit reports, bank, credit, and other account statements for any unauthorized or suspicious activity. Identity thieves sometimes do not use information right away.

### **Place a Fraud Alert**

You may also wish to file a fraud alert with the credit reporting agencies. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus to place the alert. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, as a result.

### **If You Become a Victim of Identity Theft**

If you find suspicious activity on your credit reports or believe your personal information is being misused, you may wish to take the following steps:

- Call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report because many creditors will want it to take care of problems, and you will need it to place a security freeze on your credit file.
- File a complaint with the FTC at <http://ftc.gov/idtheft> or by calling **1.877.IDTHEFT**. Your complaint will be accessible to law enforcers for their investigations.
- Report identity theft or fraud to your financial institutions.
- Report identity theft or fraud to the three major credit bureaus and request a security or credit freeze be placed. A freeze prohibits a credit reporting agency from releasing any information from your credit report without your written authorization. There is no charge for you to place a security freeze on your credit report.

<b>TransUnion Fraud Victim Assistance Department</b> P.O. Box 6790, Fullerton, CA 92834 Phone: <b>1.800.680.7289</b>
<b>Equifax, Consumer Fraud Division</b> P.O. Box 105069, Atlanta, GA 30348 Phone: <b>1.800.525.6285</b>
<b>Experian, National Consumer Assistance</b> P.O. Box 1017, Allen, TX 75013 Phone: <b>1.888.397.3742</b>

For more information on identity theft, contact the Federal Trade Commission:

Identity Theft Hotline: **1.877.438.4338**

Web: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); Mail: Identity Theft Clearinghouse,  
Federal Trade Commission

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