

Date

Name

Address

City, State ZIP

Dear Name:

What happened: We were recently notified that on July 6, 2017, a law firm representing Wells Fargo inadvertently provided some of our client information to another law firm in response to a legal subpoena. Although the data was provided securely to the law firm on an encrypted disk that was marked "confidential," your information should have been removed. We were informed the information was shared with two attorneys, their client, and his employer. We also understand that some limited information was shown to reporters from one newspaper, but they were not given copies of any Wells Fargo client information.

What information was involved: The data included merged information such as "your name and account number" or "your name, account number, and social security number".

What we are doing: When we learned what happened, we promptly obtained court orders to protect the information, restricting any use or distribution. We have been advised by all parties that the information has been deleted or returned to the court. We believe your data is safe, secure, and there will be no fraudulent use resulting from this situation.

As added peace of mind, we are offering you one year of identity monitoring services, at no cost, provided by Kroll - a global leader in risk mitigation and response. Kroll has extensive experience helping people who have had unintentional exposure of personal information. This service helps detect possible misuse of your personal information and provides you with support focused on identification and resolution of identity theft. Please see the enrollment instructions on the back of this page.

What you can do: We encourage you to take advantage of the identity monitoring services we are offering you. Also, we have enclosed Tips to Safeguard Personal Information which provides general information on how to protect your identity and your sensitive consumer information.

For more information: If you have any questions, please call 1-877-906-5972 (available 24 hours a day, 7 days a week). Or contact your Financial Advisor directly with any questions.

We apologize for any concern or inconvenience this may cause you. We greatly value your relationship and are committed to protecting the privacy and security of your personal information.

Sincerely,



Sherry Courtney

Senior Vice President

Activating your Identity Monitoring Services

To activate and take advantage of your identity monitoring services, please visit my.idmonitoringservice.com.

If you would like to receive credit services by mail instead of online, please call 1-855-205-6951 Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time.

You have until December 28, 2017 to activate your services.

When you activate your monitoring services or contact Kroll, provide the following Membership Number: **XXXXXXXXXXXX**

You've been provided with access to the following services¹ from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report - Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher - Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona - Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan - Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement - Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation - You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration - If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

If you have questions, please call 1-855-205-6951 Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time. Please have your membership number ready.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Tips to Safeguard Personal Information

What you can do				
Protecting your accounts	<ul style="list-style-type: none"> • Monitor your account statements often (even daily in online banking) to review all charges and transactions. Contact Wells Fargo or your financial institution immediately if you see any discrepancies or unauthorized activity. • If available, place password protection on all of your accounts, and do not use any part of your social security number as the username or password. • Do not write down or share your Personal Identification Number (PIN) number or passwords with anyone. • For more tips on how to protect your accounts, please visit wellsfargo.com/privacy_security/fraud/protect/fraud-tips. • If you receive suspicious emails that claim to be from Wells Fargo, forward them to reportphish@wellsfargo.com and then delete them. • If you have accounts at other financial institutions, please notify them and they can advise you on additional steps to take. 			
Protecting your identity	<ul style="list-style-type: none"> • Place a fraud alert on your credit report, which prompts any issuer of credit to use additional scrutiny for any request for new or increased credit. This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail stores. To set this up, simply contact one of the credit agencies below, and they'll notify the others. • Check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the nationwide consumer credit reporting agencies every 12 months by visiting www.annualcreditreport.com or calling 1-877-322-8228. • If you believe you are a victim of identity theft, report it to your local law enforcement and to the FTC (see their contact information below) or your state Attorney General. • For more information about steps to take, including requesting fraud alerts, security freezes, or credit reports, contact: <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top;"> Equifax: 1-800-525-6285 or www.equifax.com P.O. Box 740241 Atlanta, GA 30374 </td> <td style="vertical-align: top;"> Experian: 1-888-397-3742 or www.experian.com P.O. Box 9532 Allen, TX 75013 </td> <td style="vertical-align: top;"> TransUnion: 1-800-680-7289 or www.transunion.com P.O. Box 6790 Fullerton, CA 92634 </td> </tr> </table> • Learn more about steps you can take to protect against identity theft from the Federal Trade Commission at www.consumer.ftc.gov/topics/identity-theft. Or call the FTC's Identity Theft Hotline toll-free at 1-877-IDTHEFT (1-877-438-4338). 	Equifax: 1-800-525-6285 or www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian: 1-888-397-3742 or www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion: 1-800-680-7289 or www.transunion.com P.O. Box 6790 Fullerton, CA 92634
Equifax: 1-800-525-6285 or www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian: 1-888-397-3742 or www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion: 1-800-680-7289 or www.transunion.com P.O. Box 6790 Fullerton, CA 92634		