



BBVA Compass

Client Care Solutions
P O Box 52180
Phoenix, AZ 85072

July 26, 2018

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ANYTOWN, US 12345-6789



DATA BREACH NOTIFICATION

Dear Sample A Sample,

What Happened?

Please be advised that an external BBVA Compass contractor improperly accessed some of the personal and/or account information of a limited number of bank customers and prospects in violation of the Bank's policies and procedures. The time period during which the external contractor's unauthorized access occurred is under investigation and ended no later than July 2, 2018. While it is early in our discovery of this situation and our investigation continues, from what we have seen so far it appears the number of records the external contractor actually misused is limited. We wanted to let you know of this incident as soon as it was practical to do so. We sincerely apologize for this incident and for any concern this matter may cause you. We are standing by to help and answer any questions you have.

What Information Was Involved?

The information that was accessed internally in violation of the Bank's policies and procedures may have included your name, address, account number, social security number, date of birth and phone number, among other personal and/or account information.

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What Are We Doing?

We are currently in the process of conducting a thorough investigation into the matter. In the meantime, we want to assure you that we have terminated the external contractor's unauthorized access and that the contractor is no longer performing services on behalf of the bank.

Your privacy and security are critical to BBVA Compass. To help protect your identity, we are offering a complimentary one-year membership of ExperianIDWorks Credit Plus 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection and support, focused on immediate identification and resolution of identity theft. Information included below describes how to activate this protection.

What Can You Do?

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-644-1116. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that the Experian Identity Restoration product is automatically available to you for 12 months from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Activate ExperianIDWorks Credit Plus 3B Now in Three Easy Steps:

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through ExperianIDWorks Credit Plus 3B as a complimentary one-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 11/30/2018** (See code below***your code will not work after this date***)
- **Visit** the ExperianIDWorks Credit Plus 3B website to enroll:
<https://www.experianidworks.com/3bplus>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in ExperianIDWorks Credit Plus 3B online, please contact Experian's customer care team at 1-877-644-1116 by **11/30/2018**. Be prepared to provide engagement number **DB07865** as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your 12-Month ExperianIDWorks Credit Plus 3B Membership:

A credit card is **not** required for enrollment in ExperianIDWorks Credit Plus 3B.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in ExperianIDWorks Credit Plus 3B:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **ExperianIDWorks Credit Plus 3B ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your ExperianIDWorks Credit Plus 3B membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Once your enrollment in ExperianIDWorks Credit Plus 3B is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ExperianIDWorks Credit Plus 3B, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer contact team at 1-877-644-1116.

What Else You Can Do to Protect Your Information:

There are three other things you can do to monitor for fraudulent activity. First, you may wish to contact any one of the three national credit bureaus to place a fraud alert on your credit report. The fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts.

Second, if you choose to decline the complementary Experian IdentityWorks PlusSM offer, the Fair and Accurate Credit Transactions Act entitles all consumers to a free annual credit bureau report. You can request this free credit report and place a fraud alert with the three national credit bureaus online at www.annualcreditreport.com or by phone at 1-877-322-8228. You may also contact each of the three major credit bureaus directly using the following contact information:

Equifax
Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374
T: 1-800-685-1111

TransUnion
TransUnion LLC
P.O. Box 2000
Chester, PA 19016
T: 1-800-888-4213

Experian
Experian PLC
P.O. Box 4500
Allen, TX 75013
T: 1-888-397-3742

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Third, you may also wish to review the Federal Trade Commission's website at www.ftc.gov for more information on identity theft.

Please refer to www.ExperianIdWorks.com/restoration for information on additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s).

For More Information

Again, we sincerely apologize for this incident and for any concern this situation may cause you. We are here to help and want to provide you peace of mind. Should you have additional questions or concerns regarding this matter, we invite you to contact 1-877-218-7254.

Sincerely,



Donna Bellview
Client Relations
BBVA Compass

*Offline members will be eligible to call for additional reports quarterly after enrolling

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG) . 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.