



25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

<<Date>>

RE: Notice of Data Breach

Dear <<Full Name>>:

Toyota Financial Services, Inc. (“TFS”) is writing to advise you of an event that may have affected the confidentiality of certain personal information related to you. We write to provide you information about the event, what we have done since discovering the event, and steps you can take to further safeguard your information, should you feel it appropriate to do so.

What Happened? TFS allows customers to link multiple accounts that they hold, enabling them to manage multiple loans. In fall of 2021, certain customers experienced issues with this account-linking feature when using the TFS website, our smartphone app, and our interactive voice response system (“IVR”) (i.e. automated phone calls). TFS began an immediate investigation with the assistance of a leading data analysis firm and learned that certain customer accounts had been mistakenly linked to another TFS customer’s account. TFS undertook a thorough review of linked accounts to identify and de-link accounts that had been incorrectly linked.

The review determined that, because of the incorrect account linking, certain customers were able to view certain personal data in the account of another customer when using the website, the app, or IVR. The affected data fields were the customer’s first name, last name, address, and TFS account numbers. Recently, the review determined that your information was included among the affected data and may have been seen by another TFS customer. Importantly, the affected data fields **did not** include your bank account number (i.e., for the institution from which payments are made) or full Social Security number.

We do not believe you are exposed to an increased risk of fraud or identity theft as a result of this incident; however, in an abundance of caution, we ask that you review your account information for any anomalies. In the event that an anomaly is discovered, please let us know as soon as possible so that we may take steps to remedy the error. To do so, please call (866) 383-7943.

What Information Was Involved? The following information about you was accessible to an another customer during the relevant period of time: first name, last name, address, partial SSN, and TFS account number.

What We Are Doing. TFS is committed to, and takes very seriously its responsibility to safeguard all data entrusted to it. As part of TFS’s ongoing commitment to the security of personal information in its care, TFS has reviewed its existing technical and administrative controls and is working to implement additional procedural safeguards to maintain the confidentiality of data in its systems in the future. TFS is also notifying applicable regulatory authorities.

What You Can Do. At this time, we do not believe that you are exposed to an increased risk of fraud or identity theft. However, out of an abundance of caution, we recommend reviewing your financial accounts for any anomalies, as well as the enclosed *Steps You Can Take to Protect Your Personal Information* for additional guidance.

For More Information. We understand that you may have additional questions that are not addressed in this letter. Please call (866) 383-7943 Monday through Friday with any questions you may have.

TFS sincerely regrets any inconvenience this issue may have caused you.

Sincerely,

Toyota Financial Services, Inc.

Steps You Can Take to Help Protect Your Personal Information

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Place a Security Freeze

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 380
Woodlyn, PA 19094
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-378-4329

www.equifax.com/personal/credit-report-services/credit-freeze/

To request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Place a Fraud Alert

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-916-8800

www.transunion.com/fraud-alerts

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-378-4329

www.equifax.com/personal/credit-report-services/credit-fraud-alerts/

Additional Information

You can learn more about identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

California Residents: Visit the California Department of Justice's Privacy Unit (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.