

DRAFT



EAST WEST BANK

January 2, 2014

RE: Target Data Breach

As you have likely heard, Target experienced unauthorized access to payment card data from their US Target stores between November 27 and December 15, 2013. This data breach includes customer names, credit card numbers, expiration dates and PINs. East West Bank takes the protection of your account information seriously, and as a result of this information, East West Bank has reviewed your account activity and has determined that your credit card was used at a Target store during this time period.

As of the date of this letter, we are unaware of any fraudulent use of your card. However, due to the serious nature of this situation, and to reduce the risk of potential unauthorized or fraudulent transactions, we are issuing you a new credit card. You should receive your new card and new PIN information within 7-10 business days.

At East West Bank, protecting your financial information is a priority. Please know that additional steps have been taken to closely monitor transactions on your account for the next 30 days. However, we ask that you please also take a few extra moments to review monthly statements as soon as you receive them or check your account information online to monitor for any unauthorized activity.

Additionally, we strongly encourage you to take the following preventive measures now to help prevent and detect any misuse of your information.

- Contact the three U.S. credit-reporting agencies (Equifax, Experian and TransUnion) to obtain a free credit report from each by calling 1-877-322-8228 or by logging onto www.annualcreditreport.com.
- You may consider placing a security freeze on your credit files. By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name.
- Additional information about protection from identity theft can be found at www.ftc.org.

In the event you identify any suspicious transactions, or have any further questions or concerns, please contact your East West Bank local branch, Relationship Manager, our Credit Card Hotline at 626-371-8037, Monday to Friday, between the hours of 8:30 am to 6:30 pm Pacific Time or Card Customer Support at 800-447-3248 Monday to Friday, between the hours of 6:00 a.m. to 5:00 p.m. Pacific Standard Time.

Sincerely,

East West Bank
Risk and Operations Department

Member FDIC