



A Division of Cole Taylor Bank

C/O Mail Processing Center  
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JOE SMITH  
999 MEADOWBROOK BLVD  
SOME CITY, OR 99999-3354

April 4, 2014

**Please Read This Important Notice Regarding:** your mortgage loan number(s) ending in 0146, 1234.

Dear Joe Smith,

Protecting the privacy and security of your personal information is extremely important to us. We are writing to let you know about a recent incident in which certain personal information related to your mortgage loan serviced by Cole Taylor Mortgage, a division of Cole Taylor Bank, was inadvertently made accessible to employees of another federally regulated bank. This information included your name, address, social security number, loan number and certain loan information (such as balance and payment information). This incident occurred because of an inadvertent technical error by our third-party vendor that provides information technology services and solutions to both Cole Taylor Mortgage and the other bank. This error allowed the other bank the ability to access certain information relating to Cole Taylor Mortgage-serviced mortgage loans. The third-party vendor and the other bank reported this to us as soon as they learned of this incident on February 7, 2014. **To be clear, we have carefully researched this incident and are not aware of any misuse of your information.**

We deeply regret this incident and any inconvenience or concern that it may cause you. Upon discovery of the incident, we promptly launched an investigation and worked with the vendor and the other bank to resolve this incident. We also received assurances from the other bank that your personal information was not subject to any known unauthorized access, use, or disclosure. You should know that the other bank is subject to the same federal regulations as Cole Taylor Mortgage and is therefore obligated to keep your personal information confidential. As noted above, we are not aware of any misuse of your personal information due to this incident, and we believe it is unlikely that your personal information will be misused in the future due to this incident. However, our customer-focused operating philosophy includes transparency to our customers, and as such, we felt it important to notify you of this incident, what we have done to address the incident, and additional steps you can take to safeguard against potential misuse of your information.

As a precaution to help you detect any possible misuse of your personal information, we recommend that you regularly review your financial account statements and credit reports. Out of an abundance of caution, we are offering you a complimentary one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information in the attachment to this letter.** Even if you do not choose to enroll in the ProtectMyID Alert credit monitoring product, there are other steps you can take to protect yourself. Please see the "Information About Identity Theft Prevention" attachment to this letter for information on how you can place a fraud alert and/or security freeze on your credit file and how you can obtain a free copy of your credit report.

In addition, we have established a dedicated toll-free hotline that you can call if you have any questions. The toll-free telephone number is 800-572-9809.

We appreciate the opportunity to meet your financial needs. We apologize for any inconvenience or concern this incident may cause and want to assure you that safeguarding your personal information is a top priority.

Sincerely,

Sean Mansell  
SVP Director of Servicing Operations  
Attachments



To help protect your identity, we are offering a **complimentary** one-year membership of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft.

### **Activate ProtectMyID Now in Three Easy Steps**

- 1. ENSURE That You Enroll by: July 9, 2014**
- 2. VISIT the ProtectMyID Web Site: [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem) or call 877-371-7902 to enroll**
- 3. PROVIDE Your Activation Code: CTBX77777**

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

### **Your complimentary 12-month ProtectMyID membership includes:**

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance\*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

**Activate your membership today at [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem) or call 877-371-7902 to register with the activation code above.**

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, 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 care team at 877-371-7902.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. 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.

## **Information About Identity Theft Prevention**

### **Order Your Free Credit Report**

You are entitled to receive your credit report from each of the three national credit reporting agencies once per year, free of charge. You may obtain your free annual credit report from each of the national credit reporting agencies by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free at 877-322-8228, or by mailing your request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually. They provide free annual credit reports only through the website or toll-free number.

When you receive your credit report(s), review them carefully. Look for any inaccurate information and contact the appropriate credit reporting agency to notify of any incorrect information, including accounts you did not open; requests for your credit report from anyone that you did not apply for credit with; or inaccuracies regarding your personal identifying information, such as your home address and Social Security number. If you find anything that you do not understand or that is incorrect, contact the appropriate credit reporting agency using the contact information on the credit report as soon as possible so the information can be investigated, and if found to be in error, corrected.

### **Contact the U.S. Federal Trade Commission**

If you detect any unauthorized transactions in your financial accounts, promptly notify your credit card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authorities, your state Attorney General and the Federal Trade Commission. If you believe your identity has been stolen, the U.S. Federal Trade Commission ("FTC") recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently.
- File a complaint with the FTC using the ID Theft Complaint Form (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible by law enforcement agencies for their investigations. Use the FTC's ID Theft Affidavit (available at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)) when filing a report with law enforcement or to address disputes with credit reporting agencies and creditors about identity theft related problems such as new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can learn more about how to protect yourself from becoming a victim of identity theft by contacting the FTC:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

### **Place a Fraud Alert on Your Credit File**

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348-5069  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
800-680-7289  
[fraud.transunion.com](http://fraud.transunion.com)



**Place a Security Freeze on Your Credit File**

You may wish to place a “security freeze” on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze by contacting the credit bureaus at:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
<https://www.freeze.equifax.com>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
[www.experian.com/freeze](http://www.experian.com/freeze)

TransUnion Security Freeze  
P.O. Box 2000  
Chester, PA 19022-2000  
[freeze.transunion.com](http://freeze.transunion.com)

The credit bureaus may charge a reasonable fee to place a security freeze on your credit file, and may require that you provide proper identification prior to honoring your request.

**For Maryland and North Carolina Residents.** You can obtain information from your state’s Attorney General’s Office about steps you can take to help prevent identity theft.

You can contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
410-576-6491  
[www.oag.state.md.us](http://www.oag.state.md.us)

You can contact the North Carolina Attorney General at:

North Carolina Attorney General’s Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
919-716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**For California Residents.** You can obtain additional information from the California Office of Privacy Protection ([www.privacy.ca.gov](http://www.privacy.ca.gov)) on protection against identity theft.