



SIGNATURE
FINANCIAL

<<MemberFirstName>> <<MemberLastName>>

<<Date>> (Format: Month Day, Year)

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

Dear <<MemberFirstName>> <<MemberLastName>>,

We are writing to inform you of a recent event that may affect the security of your personal information. Our records indicate that you may have shared your personal information with an employee of Signature Financial via that employee's personal America Online (AOL) email account, or that someone connected to you (for example, your spouse or relative) may have shared your personal information with our employee via an AOL account. We recently became aware that unauthorized individual(s) may have gained access to this email account.

We are not aware of any actual or attempted misuse of your personal information, but out of an abundance of caution we are providing you with information about the incident, steps we are taking in response, and steps you can take to protect against fraud should you feel it is appropriate, including two years of credit monitoring services, offered to you free of charge.

What Happened? On or about July 27, 2016, we discovered that an unknown individual or individuals may have gained access to the personal email account of an employee of Signature Financial. This email account contained, among other things, personally identifiable information of certain Signature Financial clients and employees. We immediately took steps to secure the email account and launched an investigation to determine whether any sensitive information was accessed or acquired. While we have no evidence that the unknown individual or individuals accessed or acquired personally identifiable information from the employee's personal email account, access to the information in the email account could not be ruled out. This incident is not the result of a compromise of Signature Financial computer systems.

What Information Was Involved? While we have no evidence that the unauthorized individual or individuals actually accessed or acquired your information, we have confirmed that your <<ClientDef1(Breach Details Variable Text: Social Security number, phone number, bank account information username and password, State ID/Driver's License number, diagnosis/clinical information, health insurance information were)>> contained in the email account and may have been exposed to an unauthorized individual or individuals.

What We Are Doing. We take the security of your personal information very seriously. In addition to launching an investigation into this incident, we have engaged an outside computer forensic investigator to supplement our comprehensive internal investigation, and have taken other appropriate actions. This incident was contained to the employee's personal email account only, and did not affect Signature Financial computer systems. We are providing notice of this incident to all potentially impacted individuals.

We have secured the services of Kroll to provide identity monitoring at no cost to you for two (2) years. Kroll is a global leader in risk mitigation and response and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Identity Consultation, and Identity Restoration. More information regarding these services can be found on the enclosed Privacy Safeguards. To enroll in the services being offered to you:

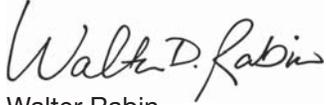
- Visit krollbreach.idMonitoringService.com to enroll and take advantage of your identity monitoring services.
- When enrolling, you must use your unique Membership Number: <<Member ID>>
- Additional information describing your services is included with this letter.

We are also providing notice of this incident to applicable state and federal regulators and consumer reporting agencies, as may be required.

What You Can Do. The enclosed Privacy Safeguards Information contains instructions on how to enroll and receive the free credit monitoring and identity restoration services we are offering you. You can also review the enclosed Privacy Safeguards Information for additional information on how to better protect against identity theft and fraud.

For More Information. We apologize for any inconvenience or concern this incident causes you. The security of your information is a priority to us. Should you have any questions about the content of this letter or ways you can better protect yourself from the possibility of identity theft, please call our dedicated assistance line at **1-866-775-4209** between 9:00 am and 6:00 pm EST, Monday through Friday, excluding major holidays.

Sincerely,

A handwritten signature in black ink that reads "Walter D. Rabin". The signature is written in a cursive style with a large initial "W".

Walter Rabin
President and CEO
Signature Financial

PRIVACY SAFEGUARDS INFORMATION

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for two (2) years. Your identity monitoring services include:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—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 investigator, who can help you determine if it's an indicator of identity theft.

Identity Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. 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 Restoration

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

We encourage you to remain vigilant against incidents of identity theft and financial loss by reviewing your account statements and monitoring your credit reports for suspicious activity. Under U.S. law, everyone is entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit <http://www.annualcreditreport.com> or call, toll-free, 1-877-322-8228. Individuals may also contact the three major credit bureaus directly to request a free copy of their credit report:

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
800-525-6285	888-397-3742	800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

At no charge, you can also have these credit bureaus place a “fraud alert” on your credit file. A “fraud alert” will tell creditors to take additional steps to verify your identity prior to granting credit in your name; however, because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the credit bureaus verify your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your files. You may use the contact information listed above to contact the major credit bureaus and place a “fraud alert” on your credit report.

You can also place a “security freeze” on your credit file that prohibits a credit bureau from releasing any information from your credit report without your written authorization but may delay, interfere with, or prevent the timely approval of any requests for new credit. If you have been a victim of identity theft, and provide the credit bureau with a valid police report, the credit bureau cannot charge to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. If you incur a cost to place a security freeze, please let us know. You must contact each of the credit bureaus separately to place a security freeze on your credit file:

Equifax Security Freeze	Experian Security Freeze	TransUnion LLC
PO Box 105788	PO Box 9554	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19022
800-685-1111	888-397-3742	888-909-8862
800-349-9960 (NY Residents)	www.experian.com/freeze/center.html	www.transunion.com/securityfreeze
www.equifax.com/help/credit-freeze/en_cp		

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.