

02/15/2018

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I am writing to notify you of an incident involving your personal information that took place on February 13, 2018. A copy of your home equity application and disclosures containing your name, social security number, date of birth, address, and other personal information was inadvertently emailed to a third party. The error was identified on February 14, 2018 and we have received confirmation that the encrypted email including the attachment has been locked to prevent any further access. We have completed a review of this incident and have determined the root cause was human error. We have reviewed our internal procedures and have updated our controls to mitigate future errors.

You are a valued customer and we apologize for this error. While the Bank has no evidence or belief that your information has been or will be used for fraudulent purposes and while we believe there is a low likelihood of fraud related to this incident, we have arranged for Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you through the Equifax Credit Watch identity theft protection program. Additional information on enrolling in Credit Watch, protecting yourself from identity theft, and information on placing a credit freeze has been included with this letter.

If you should have any further questions, please feel free to contact me directly at 203 338-6510.

Sincerely,

Joe Bonitatebus
VP, Call Center
People's United Bank
850 Main Street
Bridgeport, CT 06604
T: 203 338-6510

Signing Up for Equifax Credit Watch

Activation Code: XXXXXXXXXXXX

People's United Bank has arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Silver identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

Enroll in Equifax Credit Watch™ Silver

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your Equifax credit file. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring of your Equifax credit report with daily notification of key changes to your credit file.
- Wireless alerts and customizable alerts available
- One copy of your Equifax Credit Report™
- \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality *

How to Enroll

To sign up online for **online delivery** go to www.myservices.equifax.com/silver

1. Welcome Page: Enter the Activation Code provided at the top of your letter in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a 90 day fraud alert on your credit file, log into the Equifax Member Center and click on the fraud alert tab, visit www.fraudalerts.equifax.com or call our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf. Fraud alerts last 90 days unless you manually renew it or use the automatic fraud alert feature within your Credit Watch subscription

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, 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. This product is not intended for minors (under 18 years of age).

* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC