

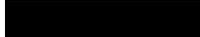


September 9, 2024

1589



## NOTICE OF DATA BREACH

Dear 

We are writing to notify you of a security incident involving a third-party service provider that may have affected certain of your personal information. This incident did not impact Truist's systems or network, or the information maintained on our systems.

### What Happened

Financial Business and Consumer Solutions, Inc. ("FBCS") is a third-party debt collection agency that provided services to Truist Bank. FBCS recently notified us that certain of your personal information maintained on FBCS's systems may have been affected by a security incident on its network. We understand that, on February 26, 2024, FBCS discovered that its environment was subject to unauthorized access and subsequently launched an investigation into the incident. FBCS's investigation determined that an unauthorized actor had the ability to view or acquire certain information on the FBCS network between February 14 and February 26, 2024. Additional information about this incident is available on FBCS's website at [www.fbc-inc.com/cyber-incident/](http://www.fbc-inc.com/cyber-incident/).

### What Information Was Involved

FBCS has indicated that the type of information that may have been impacted varies per person and may include consumer name, address, account number, date of birth and Social Security number. Not all of this information was affected for each impacted individual.

### What We Are Doing

Promptly upon being notified of this matter, we sought further information from FBCS to understand the nature of the issue. We understand that FBCS took steps to secure its systems and engaged outside computer forensics specialists to investigate the incident. As indicated above, this issue occurred on FBCS's systems and did not affect Truist systems or network.

### What You Can Do

We take the protection of personal information very seriously and are alerting you about this issue involving FBCS so you can take steps to help protect your relevant information. Truist has arranged to offer you credit monitoring and identity protection services for two years at no cost to you. The enclosed Reference Guide provides additional information about these services and recommendations on the protection of personal information.

### **For More Information**

For additional information about this incident, please visit FBCS's website at [www.fbc-inc.com/cyber-incident/](http://www.fbc-inc.com/cyber-incident/). If you have any questions for Truist regarding this issue, please contact **1-844-487-8478**.

Sincerely,

Truist Client Care



## Reference Guide

We encourage affected individuals to take the following steps:

### Register For Credit Monitoring Services.

We have arranged for you to receive a complimentary subscription of Experian's CSIdentity. The CSIdentity service includes daily monitoring of your credit reports from the three nationwide credit reporting agencies (Experian®, Equifax® and TransUnion®), identity theft monitoring and restoration and email monitoring alerts of key changes to your credit reports. This service will expire at the conclusion of the complimentary two-year period and will not automatically renew. Truist is not involved with respect to any offers, products, or services from or through CSIdentity Corporation, a part of Experian, that you choose to enroll in beyond the complimentary subscription.

- Enter the activation code below at CSIdentity website link for enrollment in your complimentary subscription. You may also enroll via phone.
- CSIdentity Corporation Web Site: <https://portal.idnotify.com/enrollment/34?RTN=90000122>
- Enrollment by phone or if you need help, call Experian CSIdentity Corporation at (888)883-1852.
- Activation Code: XXXXXXXXXX
- You must enroll by: December 20, 2024

**Order Your Free Credit Report.** You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228 or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

**Report Incidents.** You should always remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your free credit reports. If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.
- 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 contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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/)

**Consider Placing 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 the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC, as described above.

Equifax	Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	(800) 525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	(888) 397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19016	(800) 680-7289	<a href="http://www.transunion.com">www.transunion.com</a>



**Consider Placing a Security Freeze on Your Credit File.** You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For Maryland Residents.** You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
(888) 743-0023 (toll-free in Maryland)  
(410) 576-6300  
[www.marylandattorneygeneral.gov/](http://www.marylandattorneygeneral.gov/)

**For Massachusetts Residents.** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request to place a security freeze on your account.

**For New Mexico Residents.** You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete or unverifiable information. For more information about the FCRA, please visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or <https://www.ftc.gov/>.

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1-800-771-7755 (toll-free)  
1-800-788-9898 (TDD/TTY toll-free line)  
<https://ag.ny.gov/>

Bureau of Internet and Technology (BIT)  
28 Liberty Street  
New York, NY 10005  
Phone: (212) 416-8433  
<https://ag.ny.gov/internet/resource-centerhttps://ag.ny.gov/resources/individuals/consumer-issues/technology>

**For North Carolina Residents.** You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226 (toll-free in North Carolina)  
(919) 716-6400  
[www.ncdoj.gov/](http://www.ncdoj.gov/)

**For Oregon Residents.** We encourage you to report suspected identity theft to the Oregon Attorney General at:

Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096  
(877) 877-9392 (toll-free in Oregon)  
(503) 378-4400  
[www.doj.state.or.us](http://www.doj.state.or.us)



**For Rhode Island Residents.** You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at:

Rhode Island Office of the Attorney General  
Consumer Protection Unit  
150 South Main Street  
Providence, RI 02903  
(401)-274-4400  
<https://riag.ri.gov/>

You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request for a security freeze on your account.

**For Washington, D.C. Residents.** You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia  
400 6th Street NW  
Washington, D.C. 20001  
(202)-727-3400  
[www.oag.dc.gov](http://www.oag.dc.gov)

