

December 2, 2015

Consumer Protection and Antitrust Bureau  
Department of Justice  
33 Capitol Street  
Concord, NH 03301

To Whom It May Concern:

I am writing on behalf of Citizens Financial Group, Inc. ("Citizens") to notify the New Hampshire Office of the Attorney General of a recent data security incident involving New Hampshire residents.

On November 9, 2015, a customer complaint was received indicating that a customer was mailed their monthly escrow statement and the mailing contained two other customer escrow statements. The escrow statement contained customer name, address, and account number.

As a result of an investigation it has been determined that a mail job order for the mailing of 498 escrow statements that called for 1 page per an envelope was erroneously set for 3 pages per an envelope resulting in 3 different customer escrow statements per an envelope. Correct statements were mailed out to all 498 customers on November 24, 2015.

Our investigation into the incident indicates that 7 of the affected Citizens customers reside in New Hampshire. To our knowledge, none of the affected New Hampshire residents have experienced identity theft or any other type of fraudulent loss as a result of the incident. All affected customers will be offered 2 years of free credit monitoring through Equifax. A customer notification letter and offer of credit monitoring will be sent to all affected customers. This letter includes information on preventing identity theft and a telephone number that customers may call to obtain further information on the incident. A copy of the customer notification is also attached.

In accordance with the federal bank regulatory agencies' Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice, Citizens has notified its four federal banking regulators.

If you have any questions, please contact the undersigned.

Sincerely,

Jennifer Boyd  
Director of Compliance Risk Management  
Citizens Financial Group  
100 Sockanosset Crossroads  
Cranston, RI 02920  
(410) 477-1736  
[Jennifer.l.boyd@citizensbank.com](mailto:Jennifer.l.boyd@citizensbank.com)

DATE, 2015

Customer Name  
Address Line  
Address Line 2  
City, State Zip

**RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION AND YOUR ACCOUNT ENDING IN XXXX**

Dear **Personalized Name**:

We are writing to inform you that an acknowledgement letter for the payment of your escrow shortage may have been sent to an incorrect address. Personal information such as your name, address, account number and other identifying information may have been among the details included in the mailing. At this time there is no indication that your information has been misused or that suspicious activity has occurred with your account(s).

**What we are doing to protect your information:**

We want to ensure you are aware of the resources available to help prevent harm to your account(s) or credit information. We are dedicated to working with you to ease any inconvenience.

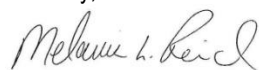
As a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product for two years at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of key changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

**What you can do to protect your information:**

There are actions you can take to mitigate the chances of fraud or identity theft to your account(s). Attached to this letter is a list of prudent and proactive steps you can take to reduce the risk to your account(s).

Citizens One Home Loans™ is committed to providing you with timely and concise communications about issues affecting your personal information. Please promptly report incidents of suspected identity theft or suspicious activity to us and do not hesitate to call us anytime at 1-800-234-6002 with any questions or concerns.

Sincerely,



Melanie L. Reid  
Senior Vice President  
Head of Home Mortgage Servicing

Citizens One and Citizens One Home Loans are brand names of Citizens Bank, N.A. (NMLS ID# 433960).

 Equal Housing Lender. Member FDIC.

## **PROACTIVE STEPS YOU SHOULD TAKE TO HELP PROTECT YOUR INFORMATION**

### **REMAIN VIGILANT FOR THE NEXT 12 TO 24 MONTHS.**

Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police immediately and file an identity theft report and/or obtain a copy of a police report.

### **ORDER YOUR FREE ANNUAL CREDIT REPORTS.**

To order your free annual credit reports, call toll-free 1-877-322-8228, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or complete the Annual Credit Report Request Form online and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-800-821-7232. For your free annual credit reports, do not contact the three nationwide consumer reporting agencies individually; they provide this service only through [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.**

Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have questions or notice inaccurate information, please call the relevant consumer reporting agency at the telephone number listed on the report.

### **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE.**

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. To place a fraud alert on your file, please call any one of the three nationwide consumer reporting agencies listed below. By calling one consumer reporting agency, the other two will automatically be notified. They will place a fraud alert on your credit file and will also assist you in getting a free credit report from each of the three agencies. The initial fraud alert will last for 90 days. You may want to renew it after the first 90 days. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This extended fraud alert is a free service and is valid for 7 years.

#### **Equifax**

Equifax Consumer Fraud Division  
P.O. Box 740256  
Atlanta, GA 30374  
1-877-478-7625  
[www.alerts.equifax.com](http://www.alerts.equifax.com)

#### **Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

#### **TransUnion**

Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834  
1-800-680-7289  
[www.transunion.com](http://www.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 consumer reporting agencies without your consent. You can request a security freeze by contacting each of the three consumer reporting agencies at:

#### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

#### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

#### **TransUnion Fraud Victim Assistance**

P.O. Box 6790  
Fullerton, CA 92834  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)

The consumer reporting agencies may charge a reasonable fee to place a security freeze on your account and may require that you provide proper identification prior to honoring your request.

### **LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.**

The Federal Trade Commission has online guidance about the steps consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission. If you suspect you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.



Activation Code: **INSERT Credit Monitoring Code**

<p><u>About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product</u></p> <p>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 credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.</p>	<p>Equifax Credit Watch provides you with the following key features and benefits:</p> <ul style="list-style-type: none"> <li>○ Comprehensive credit file monitoring and automated alerts of key changes to your <b>Equifax, Experian, and TransUnion</b> credit reports</li> <li>○ Wireless alerts and customizable alerts available (available online only)</li> <li>○ One 3-in-1 Credit Report and access to your Equifax Credit Report™</li> <li>○ Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †</li> <li>○ 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.</li> <li>○ 90 day Fraud Alert placement with automatic renewal functionality* (available online only)</li> </ul>
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**How to Enroll: You can sign up online or over the phone**

<p>To sign up online for <b>online delivery</b> go to <a href="http://www.myservices.equifax.com/tri">www.myservices.equifax.com/tri</a></p> <ol style="list-style-type: none"> <li>1. <u>Welcome Page</u>: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.</li> <li>2. <u>Register</u>: 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.</li> <li>3. <u>Create Account</u>: 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.</li> <li>4. <u>Verify ID</u>: 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.</li> <li>5. <u>Order Confirmation</u>: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.</li> </ol>	<p>To sign up for <b>US Mail delivery</b>, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.</p> <ol style="list-style-type: none"> <li>1. <u>Activation Code</u>: You will be asked to enter your enrollment code as provided at the top of this letter.</li> <li>2. <u>Customer Information</u>: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.</li> <li>3. <u>Permissible Purpose</u>: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.</li> <li>4. <u>Order Confirmation</u>: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.</li> </ol>
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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 fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact the Equifax 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.

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartist 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