

June 14, 2018

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

To Whom It May Concern:

On behalf of Citizens Financial Group, Inc. (“Citizens”), I am writing to notify the New Hampshire Department of Justice of a recent data breach involving four New Hampshire residents. Citizens recently discovered that a person employed by one of our vendors engaged in unauthorized activity involving customer deposit accounts that resulted in fraudulent electronic transfers. This incident was discovered by the bank on or about May 28, 2018. All customers have been reimbursed and a customer notification letter was mailed to all impacted customers on June 14, 2018.

Our investigation into the incident indicates that four of the impacted customers reside in New Hampshire. All impacted customers were offered complimentary credit monitoring. A copy of the customer notification is enclosed (*See Attached Customer Letter*). This letter includes credit monitoring enrollment instructions, information on preventing identity theft, and a telephone number that customers may call to obtain further information on the incident.

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.

Please contact me should your agency need any additional information.

Sincerely,

Daniel Hoyer  
Head of Privacy  
Citizens Financial Group  
100 Sockanosset Cross Road  
Cranston, RI 02920  
[Daniel.Hoyer@citizensbank.com](mailto:Daniel.Hoyer@citizensbank.com)  
(401) 282-7546



**Experian IdentityWorks<sup>SM</sup> Activation Information:**

Enrollment Website: <https://www.experianidworks.com/credit2>

Enrollment Toll Free Phone Number: 877-890-9332

Activation Code: [<<xref>>]

Engagement Number: DB04220

Enrollment Deadline: November 13, 2018

<<FirstName>> <<LastName>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

June 14, 2018

Dear <<FirstName>> <<LastName>>:

We take seriously our responsibility to ensure the security of our customers' account(s) and personal information at Citizens Bank. Accordingly, we are writing to follow-up on a conversation you had with a customer service representative about suspicious activity within your online banking account and a resulting fraud claim. This letter outlines what happened, what Citizens is doing to protect you and your account, and additional steps you may want to take out of an abundance of caution.

### What you need to know

- We determined there was unauthorized activity on your online banking account(s).
- Your name, social security number, account number and other information associated with your account may have been compromised.
- Citizens Bank has taken steps to prevent this from happening in the future.
- We worked with you to file a fraud claim as a result of the unauthorized access.
- After researching your claim, we deemed it to be valid.
- As a result, Citizens Bank has reimbursed you for the funds improperly withdrawn from your account(s).

### What We Are Doing

As a precautionary measure to safeguard your information from any misuse in the future, we have partnered with Experian to provide its Experian ID Works Identity Theft Protection product for two years at no charge to you. Please note that this offer is available to you for two years from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

While Identity Restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: November 13, 2018 (Your code will not work after this date)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit2>
- Provide your activation code from the Activation Information box at the top of this letter

If you have questions about the product, need assistance with identity restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by November 13, 2018. Be prepared to provide your engagement number DB04220 as proof of eligibility for the identity restoration services by Experian.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud



that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Additional details regarding your 24-MONTH EXPERIAN IDENTITYWORKS Membership:

A credit card is not required for enrollment in Experian IdentityWorks.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information.

Included in this letter is a list of prudent and proactive steps you can take to reduce the risk to your account(s).

Citizens Bank 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 1-800-922-9999 with any questions or concerns.

Sincerely,

Glen Williams, Executive Vice President, Head of Consumer Contact Centers

Member FDIC. Citizens Bank is a brand name of Citizens Bank, N.A. and Citizens Bank of Pennsylvania.

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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

## 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. Please also notify Citizens Bank immediately of any unauthorized use.

### **CLOSE ANY AFFECTED ACCOUNT(S) AND OPEN NEW CITIZENS BANK ACCOUNT(S).**

We recommend you close your account(s) and open a new account(s) – a step we would like to take care of for you. Please call us at 1-800-922-9999 so we can put you in touch with Citizens Bank Colleagues specifically designated to handle this for you. All costs associated with closing your accounts and opening new accounts will be waived.

### **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 three 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 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**

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**

P.O. Box 6790  
Fullerton, CA 92834  
1-800-680-7289

[www.transunion.com](http://www.transunion.com)

#### **Innovis**

P.O. Box 1640  
Pittsburgh, PA 15320  
1-800-540-2505

[www.innovis.com](http://www.innovis.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 four consumer reporting agencies at:

#### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111

[www.equifax.com](http://www.equifax.com)

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com](http://www.experian.com)

#### **TransUnion**

P.O. Box 6790  
Fullerton, CA 92834  
1-888-909-8872

[www.transunion.com](http://www.transunion.com)

#### **Innovis**

P.O. Box 1640  
Pittsburgh, PA 15320  
1-800-540-2505

[www.innovis.com](http://www.innovis.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.