



**Wealth  
Management**

**RECEIVED**

**AUG 07 2018**

**CONSUMER PROTECTION**

August 3, 2018

Theresa Aurora O'Connell  
Senior Manager  
RBC Bank  
8081 Arco Corporate Drive  
Raleigh, North Carolina 27617

*VIA OVERNIGHT DELIVERY*

Joseph Foster  
Attorney General  
Office of the Attorney General  
New Hampshire Department of Justice  
33 Capitol Street  
Concord, NH 03301

Mr. Foster,

This letter provides formal notice of a computer data security incident affecting the email account of an employee of Supernova Lending LLC ("Supernova"), a service provider for shared clients of RBC Wealth Management, LLC and RBC Capital Markets, LLC ("RBC"), affecting six (6) New Hampshire residents.

RBC will notify these (6) six individuals in writing by August 8, 2018. A sample notification letter to affected individuals is included as Appendix A to this letter.

On July 18, 2018, we were notified that a Supernova employee's email account had been the subject of a phishing attack. Supernova has taken a number of steps to contain and remediate this incident by blocking attacker access to the affected environment and remediating impacted accounts. It also implemented additional measures to enhance the general security of the environment.

Supernova confirmed that it does not have any evidence that RBC client information was viewed within the Supernova employee's email account. However, the Supernova employee's email account included emails that contained files that included personal information relating to six (6) New Hampshire residents, including the individual's names, dates of birth, drivers' licenses, social security, and passport numbers.

RBC systems (in their entirety) remain unaffected.

For impacted RBC customers, RBC offers zero-liability coverage for all fraudulent transactions, and has implemented enhanced fraud monitoring. Additionally, RBC will offer affected clients complimentary credit monitoring for twelve (12) months through Identity Guard®. (NASDAQ: INTX). Lastly, RBC has provided a Client Support Services toll free number for additional questions.

RBC is committed to answering any questions that consumers in your state and members of your office may have. Please feel free to contact me with any questions at (929) 303-4480.

Sincerely,

Theresa Aurora O'Connell  
Senior Manager  
RBC WM New York Credit Branch



## Wealth Management

August 8, 2018

CLIENT NAME  
ADDRESS  
ADDRESS  
ADDRESS

Dear CLIENT NAME 1 & 2:

On behalf of RBC Wealth Management, I am writing to inform you about an incident that may have involved some of your personal information. We want you to know that we take the security of customer information seriously. We have many safeguards in place to protect the information you entrust to us. In the rare instance that customer information is obtained by an unauthorized party, we take immediate action.

RBC will offer affected clients complimentary credit monitoring for 12 months through Identity Guard. You will find more information on how to enroll below.

**WHAT HAPPENED:** On July 18, 2018, we were notified by Supernova Lending LLC, a third-party vendor that provides credit and lending technology services to RBC Wealth Management, that there may have been unauthorized access to a Supernova employee's email account. We immediately began investigating the incident and made every effort to ensure that it was contained to the specific email account that was compromised.

**WHAT INFORMATION WAS INVOLVED:** The data that may have been exposed was your name, address, date of birth, driver's license, Social Security and passport numbers. While we have no indication that any of this information has been viewed by an unauthorized third party, we are informing you of the incident as a precautionary measure.

**WHAT INFORMATION WAS *NOT* INVOLVED:** Our investigation has not found any evidence of unauthorized access to other types of personal information. We can assure you that RBC account information, RBC transaction details, your username and password and ACH or bank instructions on file were not involved in this incident.

**WHAT WE ARE DOING:** We are continuing to monitor the incident and will provide impacted individuals with any relevant updates. We are also providing you with an offer to enroll in a complimentary credit monitoring and identity theft service, through Identity Guard®. This 12-month subscription provides essential monitoring and protection of not only credit data, but also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections Inc., a leading provider of consumer and corporate identity risk management services

IDENTITY GUARD® features include:

- 3-Bureau Credit Report and Scores\*
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS® Alerts
- 3-Bureau Quarterly Credit Update
- Victim Assistance
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible\*\*

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

RBC Wealth Management, a division of RBC Capital Markets, LLC, member NYSE/FINRA/SIPC.

If you wish to take advantage of this monitoring service, please enroll via the instructions below as soon as possible. This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel at the end of the 12-month period. We greatly value our relationship and remain committed to the protection of your information.

**ENROLLMENT PROCEDURE:** To activate this coverage please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Toll-Free: (855) 512-3743  
Web Site: [www.identityguard.com/enroll](http://www.identityguard.com/enroll)  
Redemption Code: \_\_\_\_\_

**WHAT YOU CAN DO:** If in reviewing your account statements or credit reports, you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions.

You can also add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

If you experience identity theft or to learn more, you may contact the Federal Trade Commission (FTC) or law enforcement. To learn more, you can go to the FTC's Web site, at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), call the FTC, at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under the federal Fair Credit Reporting Act (FCRA), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax  
(800) 525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
(888) 397-3742  
P.O. Box 9701  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
(800) 916-8800  
Fraud Victim Assistance Division  
P.O. Box 2000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

In addition, you can contact the nationwide credit reporting agencies regarding how you may place a security freeze to restrict access to your credit report.

At RBC we take the security of your client information seriously and value our relationship with you. To speak with RBC Wealth Management about this incident, please contact your Financial Advisor or Client Support Services at \_\_\_\_\_.

Sincerely,

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

RBC Wealth Management, a division of RBC Capital Markets, LLC, member NYSE/FINRA/SIPC.

Kristen Kimmell  
Chief of Staff  
RBC Wealth Management – U.S.

\* The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit. Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

\*\*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

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