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May 19, 2015

Attorney General Joseph Foster
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Dear Attorney General Foster:

We are writing to notify you of an unauthorized access or use of personal information involving two (2) New Hampshire residents.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS:

On April 23, 2015, the Santander Bank Fraud Card Detection group discovered suspicious ATM withdrawals that occurred that day. Upon further investigation, it was determined that a magnetic stripe skimming device had been placed on the ATM vestibule door of our branch located at 253 Essex St, Salem, MA. After reviewing the branch's video surveillance footage, it was determined that the device had been placed on the ATM vestibule door on April 14, 2015 and removed April 15, 2015. The personal information potentially compromised included the customer's name, card number, card expiration date, card security code, and card PIN number.

NUMBER OF NEW HAMPSHIRE RESIDENTS AFFECTED:

The incident affected two (2) New Hampshire residents. These residents will be receiving notice in a letter scheduled to be mailed on or about May 22, 2015. Enclosed, please find a sample of the letter that will be mailed to the affected residents.

STEPS TAKEN OR PLAN TO TAKE RELATING TO THE INCIDENT:

This incident was identified by the Santander Bank Fraud Card Detection group, escalated to the Bank's Privacy Office, and an investigation was initiated. The investigation revealed that some of the personal information obtained was used for fraudulent purposes. The cards for all impacted individuals were immediately closed and new cards were reissued. The Bank is working closely with the United States Secret Service and continuing to monitor Santander Bank ATMs and vestibule doors and suspicious customer electronic transactions.

CONTACT INFORMATION:

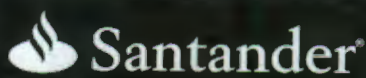
Santander Bank values the security of its customers' information and regrets this unfortunate incident. Please contact Corey Maack, the Santander Bank Fraud Investigator assigned to this case, directly at (401) 294-2606 should you have any questions or require additional information.

Sincerely,


Michelle Guttman
Chief Privacy Officer

Enclosures: Notification Letter to Affected Residents

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DATE

Re: Account number ending in -XXXX

Dear <Customer Name>,

This letter is follow-up to a previous attempt to communicate with you. We are writing to notify you of a data security incident that occurred at the ATM located at <ATM Location> in <Month1><Year1> involving your Santander® Card. As a result of this incident, we have reason to believe the following information was compromised:

- Your name
- Card number
- Personal Identification Number (PIN), and
- Card expiration date.

Upon learning of the event, we closed your ATM/Debit card and issued you a new ATM/Debit card in Month/Year. Please note that replacing your old card was a protective measure and your new Santander Card was not compromised in the incident.

Furthermore, we are doing our part on a daily basis to ensure that you are protected.

Santander has placed additional fraud monitoring on your ATM/Debit card that goes above and beyond our standard measures. We will contact you if we suspect any unusual activities related to this incident.

Your Santander card comes with our Zero Liability policy. As always, you are not liable for fraudulent charges on your account when you notify us promptly.

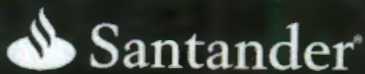
We are just a phone call away. If you have questions—or if you detect suspicious activity—please report it immediately by calling the number on the back of your card. For customers with hearing impairments, please call 800.428.9121 (TTY/TDD). You may also visit your neighborhood branch for assistance.

In addition to the fraud protection actions Santander has taken on your behalf, you can take precautionary steps to further protect yourself from the risks of fraud and identity theft. We recommend that you remain vigilant over the next 12 to 24 months, review your statements and monitor free credit reports carefully, and refer to the attached sheet for more information on tools and resources available to all Santander customers.

Please be assured that safeguarding your personal information is a top priority at Santander Bank, and we strive to let you know about security concerns as soon as we are able. We apologize for any inconvenience this situation may cause and are standing by to assist you with any questions or concerns you may have.

Sincerely,

Anibal Gonzalez
Head of Cards



Guide to Monitoring Your Accounts for Fraud and Identity Theft

Review your account statements. We recommend that you review your statements carefully and otherwise remain vigilant over the next 12 to 24 months. We will also continue to monitor your accounts for unusual activity. If you notice any suspicious activity or suspect identity theft please contact Fraud Prevention at 877-906-7500 or by calling the number on the back of your card. For customers with hearing impairments, please call 800.428.9121 (TTY/TDD).

Sign up to receive alerts from Santander about your account activity—a free tool designed to help you monitor your balances, statements, and purchases in real time. Log in to Santander Online Banking, click on the "Credit Cards" tab and choose "Alerts" on the left-hand menu. To change your individual settings, click on "Manage alerts".

Monitor your credit reports. To obtain an annual free copy of your credit reports visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or submit a request via mail. To submit via mail, complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission website (www.ftc.gov) and mail it to Annual Credit Report Request Service PO Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through these methods. Once you receive your credit reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security number, address(es), complete name and employer(s) information. If any information is incorrect, please notify the major credit bureaus directly. Below, we have listed their contact information for you.

Contact the major credit bureaus to access useful information about protecting your credit, including information on fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft. General contact information for the major credit bureaus is:

Equifax
Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian
Credit Fraud Center
P.O. Box 1017
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
Fraud Victim Assistance Dept.
P.O. Box 6790
Fullerton, CA 92834
1-800-680-7289
www.transunion.com

Enable MasterCard® Identity Theft Alerts. Santander MasterCard cardholders that enable Identity Theft Alerts will be notified if their personal information has been compromised online. This information is gathered so that they have the opportunity to react quickly and take the necessary steps to protect themselves. If you are a holder of a Santander MasterCard, visit <http://www.mastercard.us/idtheftalerts> to enroll. There is no additional charge for identity theft services offered through MasterCard. For more information on terms and eligibility, please refer to your card agreement, call Santander at the number on the back of your card, and / or contact MasterCard directly at 1-800-MasterCard.

Access MasterCard® Identity Theft Resolution Services If you believe you have been a victim of identity theft, contact 1-800-MasterCard for assistance in completing the recommended steps above. There is no limit on the number of claims you may submit, and there is no additional charge for identity theft services offered through MasterCard. For more information on terms and eligibility, please refer to your card agreement, call Santander at the number on the back of your card, or contact MasterCard directly at 1-800-MasterCard.

The Federal Trade Commission (FTC) is a government agency that provides information about identity theft and maintains a database of identity theft cases for use by law enforcement. To file a report with the FTC call the Identity Theft Hotline at 1-877-IDTHEFT (438-4338); send a letter to: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W. Washington DC 20580; or visit www.ftc.gov/bcp/edu/microsites/idtheft/ to submit a report online. You may also wish to consult the publication, "Take Charge: Fighting Back Against Identity Theft."

Maryland Residents can obtain additional information about steps to avoid identity theft by contacting the Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; visiting <http://www.oag.state.md.us>; or calling 1-888-743-0023.

North Carolina Residents can obtain additional information about steps to prevent identity theft by contacting the Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001; visiting <http://www.ncdoj.com>; or calling (919) 716-6400.