Citizens
Secure Processing Center
P.O. Box 680
Central Islip, NY 11722-0680

Postal Endorsement Line
<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

<<Date>>

Notification of Data Breach from Citizens

Dear Valued Customer,

We are writing to inform you of an incident involving unauthorized access to your personal information. We recently became aware of a situation that allowed some data to be accessed by an unauthorized third-party. We have found no evidence that any customer data was examined or used maliciously, and the issue has been fully remediated. At Citizens, we take the privacy and protection of information entrusted to us seriously. As such, we are notifying you of the incident, offering you the opportunity to enroll in complimentary credit monitoring and identity protection services, and providing you with steps you can take to help protect your personal information.

What Happened. On September 10, 2026, Citizens identified an issue that allowed some data to be accessed by an unauthorized third-party. We have found no evidence that any customer data was examined or used maliciously, and the issue has been fully remediated

What Information Is Involved. Name, Social Security Number, Date of Birth, Phone Number and Email Address.

What We Are Doing. Although we are not aware of any instances of fraud or identity theft involving your information, as a courtesy, we are providing a complimentary two-year membership in an identity theft credit monitoring service (Equifax Credit Watch™ Gold), provided by Equifax. For instructions on how to activate your complimentary two-year membership, please see the additional information provided with this letter.

What You Can Do. Remain vigilant against threats of identity theft or fraud by regularly reviewing and monitoring your account statements and credit history for any signs of unauthorized transactions or activity. Immediately report any suspicious activity to Citizens. You may also contact your local police department.

We encourage you to take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against possible identity theft or fraud in the enclosed Proactive Steps You May Take to Help Protect Your Information sheet.

For More Information. For more information regarding this issue, please contact us at 1-866-950-8157 Monday-Friday 7a.m. to 10 p.m. EST, Saturday/Sunday 9 a.m. to 6 p.m. EST.

We regret any inconvenience this has caused. We remain committed to supporting our customers and we look forward to continuing to serve you.

Sincerely,
Your Citizens Team

EQUIFAX®

Enter your Activation Code: <<Activation Code>>

Enrollment Deadline: <<Enrollment Deadline>>

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications[1] when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts[2], which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock[3]
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to $1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft[4]

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<Activation Code>> then click "Submit" and follow these 4 steps:

1. **Register:**
   Complete the form with your contact information and click "Continue".
   If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:**
   Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
   To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout**:
   Upon successful verification of your identity, you will see the Checkout Page.
   Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.
Click "View My Product" to access the product features.

[1]WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. [2]The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. [3]Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com [4]The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

PROACTIVE STEPS YOU MAY 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 immediately of any unauthorized use.

❑ ORDER YOUR FREE ANNUAL CREDIT REPORTS.

To order your free annual credit report, call toll-free 1-877-322-8228, visit 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 consumer reporting agencies individually; they provide this service only through 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 1 YEAR 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 four nationwide consumer reporting agencies listed below. By calling one consumer reporting agency, the other four 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 1 year. 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	**Experian**	**TransUnion**	**Innovis**
P.O. Box 740256	P.O. Box 9532	P.O. Box 6790	P.O. Box 1640
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834	Pittsburgh, PA 15320
1-877-478-7625	1-888-397-3742	1-800-680-7289	1-800-540-2505
www.equifax.com	www.experian.com	www.transunion.com	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 four nationwide consumer reporting agencies without your consent. You can request a security freeze by contacting each of the four consumer reporting agencies listed above.

❑ 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 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.