

Fulton Bank

June 22, 2022

Name
Address
City, State, Zip

Important Information from Fulton Bank, N.A.

We are writing to inform you of an incident that may have exposed your debit card information to others. Your name, card number, expiration date, and PIN may have been obtained by an unauthorized party from an ATM location in Delaware. We are taking steps to protect your account and reduce uncertainty and inconvenience that may result from this incident, including making the options described below available to you:

- We are sending you a new debit card, which will arrive within 7 to 10 days. Once your new card arrives, please follow the instructions provided to activate it. When you do, your old card will automatically be deactivated, and you may begin using your new card.
- Until your new card arrives, you may continue to use your existing card. We will monitor your account for fraudulent or unusual activity during this time period and will alert you of any such activity we identify in a timely manner.
- If you would prefer, however, you may instruct us to immediately close your existing card by contacting us using the telephone number provided below. We will expedite delivery of a replacement card.

We encourage you to be vigilant over the next 12 to 24 months in reviewing your account statements and activity and immediately report any suspicious activity to Fulton Bank. If you are concerned about identity theft, the Federal Trade Commission and the Office of the Attorney General for your state can provide additional information for consumers to help prevent identity theft. For your convenience, contact information for these agencies is provided on the second page of this letter, along with information on how to obtain free credit reports and place fraud alerts.

The security of your accounts and financial information is of paramount importance to us. We apologize for any inconvenience this incident may have caused, and we stand ready to assist you in minimizing any inconvenience or concerns you may experience as a result of the incident. If you have any questions or would like to immediately cancel your card, please contact us at 1.800.314.7714.

Sincerely,

Bankcard Center
Fulton Bank, N.A.

Fulton Bank

Helpful Resources:

Free credit reports are available through <https://www.annualcreditreport.com>.

In addition, you may also place a “**fraud alert**” on your credit report. Fraud alert messages notify potential creditors to verify your identification before extending credit in your name in the event someone is using your information without your consent. An initial fraud alert lasts for only 90 days, but it may be renewed. To activate a fraud alert, you will need to contact **one** of the three (3) major credit reporting agencies, which, in turn, should notify the remaining two (2) reporting agencies of the fraud alert on your behalf. You may contact the credit reporting agencies using the contact information provided below.

Experian
www.experian.com/fraud
 1-800-397-3742

Equifax
www.fraudalerts.equifax.com
 1-800-525-6285

TransUnion
www.transunion.com
 1-800-680-7289

Please remember that, while a fraud alert is in effect, you may experience a delay in the processing of credit applications made by you.

For information about preventing identity theft:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 https://consumer.ftc.gov/features/identity-theft 1-877-438-4338	Delaware Office of Attorney General Carvel State Building 820 N. French St. Wilmington, DE 197801 https://attorneygeneral.delaware.gov/fraud/cpu/idtheft/ 1-302-577-8600	New Jersey Office of Attorney General P. O. Box 45025 Newark, NJ 07101 http://www.njconsumeraffairs.gov/ocp/Pages/identitytheft.aspx 1-800-242-5846
Pennsylvania Office of Attorney General 16 th Floor, Strawberry Square Harrisburg, PA 17120 www.attorneygeneral.gov/protect-yourself/identity-theft/ 1-800-441-2555	Maryland Office of Attorney General 200 St. Paul Place, 25th Floor, Baltimore, MD 21202 idtheft@oag.state.md.us https://www.marylandattorneygeneral.gov/pages/identitytheft/default.aspx 1-410-576-6491	Virginia Office of the Attorney General 202 North Ninth Street Richmond, Virginia 23219 https://www.oag.state.va.us/programs-initiatives/identity-theft 1-804-786-2071