

HSBC Bank USA, N.A.  
 2929 Walden Avenue  
 Depew, NY 14043



First Name Middle Name Last Name Address 1 Address 2 Address 3 City, State Zip 4 Digit Zip	Date:
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**Notice of Data Breach**

<b>What Happened?</b>	<p>We recently became aware of an incident in which HSBC’s mortgage servicing provider sent encrypted and password protected disks, which inadvertently included some of your personal information, to an unauthorized commercial third party (a firm that performs financial analytics). The information was sent between December 7, 2015 and December 8, 2015. Upon review of some of the data, the third party realized the disks included more information than requested and returned all the disks to the mortgage servicing provider. While the third party has attested that HSBC customer data was not loaded, accessed, or viewed by their personnel, HSBC is notifying you out of an abundance of caution. The security of your information is very important to us and HSBC takes this matter very seriously. HSBC has received assurance from our mortgage servicing provider that they have made changes to their processes to avoid future incidents.</p>
<b>What Information Was Involved?</b>	<p>The information on the disks included your name, mailing and property address, Social Security Number, mortgage account number, deposit account numbers, payment history details, demographic data and other information required to service your mortgage.</p>
<b>What We Are Doing.</b>	<p>At our expense, HSBC is offering you a complimentary one-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard not only provides essential monitoring and protection of credit data, but also alerts you to certain activities that could indicate potential identity theft. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services. If you wish to take advantage of this monitoring service, you must enroll within 90 days of receiving this letter. <b><u>SEE “IDENTITY GUARD ENROLLMENT PROCEDURE” INSTRUCTIONS BELOW</u></b></p>
<b>What You Can Do.</b>	<ol style="list-style-type: none"> <li><b>1. Monitor Transactions:</b> Monitor your account transactions and contact us if you notice any unauthorized activity.</li> </ol>

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel.

### Other Important Information

For Maryland, North Carolina and Rhode Island Residents – From the Credit Bureaus listed in the “What You Can Do” section, you can obtain information about identity theft and steps you can take to protect yourself, and you can find information on Credit Bureau fees. You can also call or mail inquiries or questions to:

**Maryland:**

Attorney General of Maryland, Identity Theft Unit at 1-888-743-0023 / TDD 1-410-576-6372

Maryland Attorney General – ID Theft Unit  
200 St. Paul Place – 16th Floor  
Baltimore, MD 21202

**North Carolina:**

Attorney General Office at 1-919-716-6400 Fax: 1-919-716-6750

Attorney General's Office  
9001 Mail Service Center  
Raleigh, NC 27699-9001

**Rhode Island:**

Office of Attorney General 1-401-274-4400

Office of the Attorney General  
150 South Main Street  
Providence, Rhode Island 02903

**For Information  
Regarding Your  
Mortgage**

For HELOC customers call our Mortgage Services Center at (866) 435-7153.  
For Mortgage customers call our Mortgage Services Center at (866) 435-7108.  
Hours of operation are Mon-Fri 8:30am – 8:30pm Eastern Time.

*\*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, and exclusions of coverage. Coverage may not be available in all jurisdictions.

\*\*\*If you are not able to enroll on-line, please call the toll-free number 1-844-350-7528.