

 **RBS Citizens**  
Financial Group, Inc.

**Patricia Chamberlain**  
SVP, Chief Privacy Officer  
RBSCFG Compliance  
100 Sockanosset Cross Road  
Cranston, Rhode Island 02920  
401.477.1739

March 31, 2014

Attorney General Joseph Foster  
New Hampshire Department of Justice  
Attention: Security Breach Notification  
33 Capitol Street  
Concord, NH 03301

Dear Attorney General Foster:

I am writing on behalf of RBS Citizens Financial Group, Inc. ("Citizens") to notify the New Hampshire Office of the Attorney General of a recent data security incident as a result of mailing sent by Citizens that involves New Hampshire residents. On March 10, 2014 it was discovered that incorrect account maintenance was performed for 29 Loan accounts as a result of a breakdown in the daily loan address change process. A colleague inappropriately sorted a source report containing required address changes, mixing up the loan account numbers with the customers' names and addresses.

Our investigation into the incident indicates that 2 of the affected customers reside in New Hampshire. To our knowledge, the affected New Hampshire residents have not experienced identity theft as a result of the incident.

In accordance with the federal bank regulatory agencies' Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice, Citizens has notified its four federal banking regulators. Also the affected customer was notified by a personal letter and offered two years of complimentary credit monitoring service (*See Attached Customer Letter*). This letter includes information on preventing identity theft and a telephone number customers may call to obtain further information on the incident.

If you have any questions please contact the undersigned.

Sincerely,



Patricia Chamberlain  
Chief Privacy Officer, Senior Vice President



March 25, 2014

[REDACTED]

RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear [REDACTED]

We are writing to inform you that due to a processing error your loan statement was inadvertently mailed to the wrong address. It has been determined that personal information such as your name, address, loan number and other identifying information may have been among the information contained on the statement mailed. At this time there is no indication that your information has been misused or that suspicious activity has occurred with your account(s).

**What we are doing to protect your information:**

We want to ensure you are aware of the resources available to help prevent harm to your account(s) or credit information. We are dedicated to working with you to ease any inconvenience.

As a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product for two years at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of key changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

**What you can do to protect your information:**

There are actions you can take to mitigate the chances of fraud or identity theft to your account(s). Attached to this letter is a list of prudent and proactive steps you can take to reduce the risk to your account(s).

Citizens Bank is committed to providing you with timely and concise communications about issues affecting your personal information. Please promptly report incidents of suspected identity theft or suspicious activity to us and do not hesitate to call us anytime at 1-800-922-9999 with any questions or concerns.

Sincerely,

Dennis Bogdan  
Senior Vice President, Consumer Shared Services

Member FDIC. Citizens Bank is a brand name of RBS Citizens, N.A. and Citizens Bank of Pennsylvania.