

 **RBS Citizens**
Financial Group, Inc.

April 10, 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 an email sent by Citizens that involves New Hampshire residents. On March 12, 2014 it was discovered that a colleague emailed customer account information of 88 customers to his personal email address.

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

[REDACTED]

RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

Dear [REDACTED]

As you are aware, your personal information may have been sent outside of the bank inappropriately. It has been determined that personal information such as your name, address, phone number, loan number, social security number and other identifying information may have been among the information sent. At this time there is no indication that your information has been misused or that suspicious activity has occurred with your account.

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 401-464-7858 with any questions or concerns.

Sincerely,

Julie Tucker
Office of the Chairman

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