

# RAYMOND JAMES

<Date>

Client name  
Street Address  
City, State Zip

**Raymond James Client Services**  
800.647.7378  
Monday through Friday 8 a.m. to 8 p.m. ET  
[raymondjames.com/clientaccess](https://raymondjames.com/clientaccess)

## **ACTION RECOMMENDED: Possible account exposure related to a data incident**

As part of our commitment to putting clients first, we regularly monitor accounts for suspicious activity or security threats. We also value your relationship with your advisor, which is why we encourage you to discuss the following with your advisor and take precautionary measures to safeguard your private account information at your earliest convenience.

### **Why are we reaching out?**

We recently identified that your private account information was exposed. Raymond James takes Cyber Security very seriously and as such wanted to make you aware of the potential exposure.

### **What happened?**

In August, 2020, Raymond James became aware of a cyber-event that occurred in March, 2020. In this incident, cybercriminals obtained a list of usernames and passwords (login credentials) from previous security incidents on a website not related to Raymond James. During the analysis of this event, Raymond James identified that the cybercriminal(s) used those previously breached login credentials to log into Direct Connect, a platform used to accept login requests from desktop financial planning software like Quicken in order to fraudulently retrieve information about your account.

### **What information was involved?**

The following data points were exposed:

- Brokerage or Advisory Account Number(s)
- Account holdings

Additionally, the cybercriminal(s) were able to confirm the accuracy of your login credentials.

### **What are we doing?**

Upon becoming aware of the incident, Raymond James took all of the following actions:

- Deactivated Raymond James Client Access online accounts where the cybercriminal was able to gain access;
- Deactivated Direct Connect access; and
- Placed ID Theft Alerts on all affected accounts.

### **What can you do?**

If your login credentials were deleted as a protective measure for your account, you will need to re-enroll in Client Access. If your Client Access account was not deactivated, we recommend changing your password and security question and answer as soon as possible. We also encourage you to add an extra layer of security to your Client Access account by enrolling in “enhanced authentication,” commonly referred to as two-factor authentication. Your advisor can help walk you through this process.

We recommend taking similar measures to protect any other online accounts for which you use the same username or email address and password or security question and answer.

If you or someone with access to your account was using Direct Connect please contact your advisor or Client Services for information on how to use Quicken with your Client Access account.

Additionally, as a precautionary measure, we encourage you to take advantage of the free credit report offering and credit monitoring service detailed below. Although law enforcement is currently not engaged in investigating this incident, please report any suspected identity theft to law enforcement, including your state's attorney general and the Federal Trade Commission. Please note that you have the right to obtain a police report with respect to any reported incident.

## Free credit report offering

While we believe there is a low risk of harm that your information will be used, we encourage you to remain vigilant in monitoring your financial account statements and credit reports for unauthorized activity. You can obtain information from the Federal Trade Commission and consumer reporting agencies about fraud alerts, security freezes, and a free credit report annually.

### Equifax

800-685-1111  
P.O. Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

### Experian

888-397-3742  
P.O. Box 4500  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

### TransUnion

800-680-7289  
P.O. Box 2000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

### Federal Trade Commission

877-382-4357  
600 Pennsylvania Avenue, NW  
Washington, D.C. 20580  
[www.ftc.gov](http://www.ftc.gov)

## Credit monitoring service

As a precautionary measure, we would like to offer you a complimentary, 2-year membership in Experian's IdentityWorks®, a credit monitoring and identity theft protection service. Experian's IdentityWorks® service provides you with access to your credit report from the three national credit reporting agencies and daily monitoring of your credit file.

To enroll, please visit <https://www.experianidworks.com/3bplus> and enter the activation code provided to you. Your activation code is XXXXXXXX. Please ensure you activate your membership by August 24, 2021.

Once the IdentityWorks® membership is activated, you will receive the following features:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.
- Credit Monitoring: Actively monitors Experian, Equifax, and TransUnion files for indicators of fraud.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit-related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have questions about IdentityWorks® or need an alternative to enrolling online, please call Experian at 1-877-890-9332 and provide engagement # BXXXXXX.

**Additional Support**

We regret any inconvenience this may cause you, and encourage you to take advantage of the services listed above. Please be assured that the confidentiality of your personal information is of utmost importance to us. If you have any questions or concerns, please contact Raymond James Client Services at 800-647-7378.

Sincerely,

Rob Patchett  
Chief Privacy Officer  
Raymond James Financial, Inc.