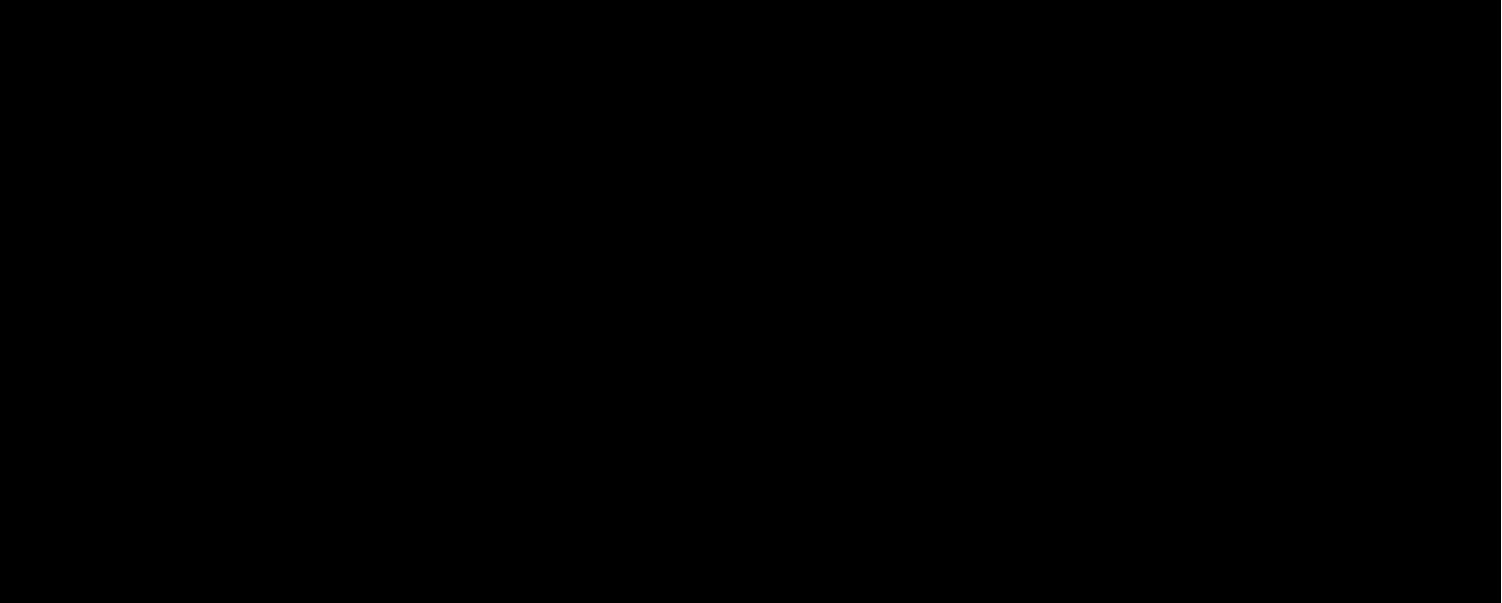




Good morning,

Our firm serves as legal counsel to American Honda Finance Corporation (“AHFC”) and write to inform the Office of the Attorney General (“Office”) of a security incident that may have impacted 4 Maryland consumers to whom AHFC will dispatch notice letters later today.

Wells Fargo provides lockbox services to AHFC. On March 28, 2022, Wells Fargo informed AHFC that, between October 14, 2021 and January 11, 2022, an employee with permitted access to its check image system took pictures of a limited number of checks with her cell phone and sent those pictures to an unauthorized external party. Wells Fargo indicates that the third party posted redacted pictures of the checks on the dark web and offered to sell the full check information to potential buyers. Wells Fargo could not determine which checks were compromised; however, it used system logs to identify all checks the employee accessed through the system. Wells Fargo notified AHFC about the checks made payable to AHFC. Wells Fargo indicates that it notified federal law enforcement about the incident.

To remediate this incident, Wells Fargo is offering two years of complimentary credit monitoring to all impacted consumers. AHFC’s breach notification letters (example attached) include information on how consumers can enroll in the credit monitoring program and take additional steps to protect themselves. Wells Fargo indicates that it updated its policies and procedures to prohibit employees in the impacted payment processing facility from possessing cell phones or other cameras while on the job. Wells Fargo indicates that it is exploring other means to prevent or more quickly identify employee misconduct related to its lockbox services.

If the Office has any questions or needs additional information, please do not hesitate to contact us.

Best regards,

Josh



Josh Stevens | CECP | CIPP/US

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Financial
Services

American Honda Finance Corporation

<Region address>

<Mail Date>

<Customer Name>

<Customer Addr>

<City>, <State> <ZIP>

NOTICE OF DATA BREACH

Dear [REMITTER RECIPIENT]:

We have been notified by Wells Fargo of an incident involving one or more checks you mailed to American Honda Finance Corporation (AHFC) that were processed at a Wells Fargo facility. Wells Fargo provides our company with services for processing payment remittances from our customers. As our valued customer, we are notifying you on behalf of Wells Fargo that the information on your check(s) may have been exposed in this incident.

What happened?

Wells Fargo informed us that, between October 14, 2021 and January 11, 2022, a limited number of check(s) made payable to us and processed at a Wells Fargo facility were inappropriately accessed by a Wells Fargo employee who may have exposed electronic images of the check(s) (or portions of the image(s)) to an unauthorized external party. Wells Fargo discovered the incident on or around January 11, 2022 and notified us on March 28, 2022. Based on information from Wells Fargo, one or more check(s) that you sent to us was inappropriately accessed by the Wells Fargo employee. This information and the timeframe referenced are based on information provided to us by Wells Fargo as of the date of this mailing.

Law enforcement has been contacted and the investigation into this incident is ongoing. This notice was not delayed because of a law enforcement investigation.

What information was involved?

Information included on your check(s) was potentially exposed, such as your name, address, checking account and routing numbers, and any information you may have written on the memo line.

What we are doing.

Your privacy and data security are our top priority. We obtained assurance from Wells Fargo that they have updated security policies and procedures related to employees and are reviewing additional security measures to reduce the likelihood of this happening in the future. Wells Fargo is also offering you a complimentary two-year subscription to Experian IdentityWorksSM to monitor your identity for incidents of fraud. To accept this offer, please activate your subscription by following the instructions in the enclosed document from Wells Fargo.

What you can do.

You can take important steps to protect your accounts and finances such as: (i) monitor balances and transactions for unfamiliar charges or withdrawals, (ii) watch mail items and check free credit reports at www.annualcreditreport.com to identify any new credit offers or accounts, or increased limits on existing accounts that you did not initiate, and (iii) contact your financial institution to learn about steps you can take to protect against fraud, including any fraud prevention products and services offered by your financial institution. If you suspect that you are a victim of identity theft or fraud, contact your local law enforcement agency, state Attorney General, or the Federal Trade Commission. You have the right to obtain a police report.



Financial Services

American Honda Finance Corporation

<Region address>

You may also consider placing a security freeze on your credit file. A security freeze means potential creditors are not able to get your credit report and makes it harder for an identity thief to open new accounts in your name. To place a free security freeze on your credit file, you will need to contact the nationwide credit bureaus (Equifax, Experian, and TransUnion). You may need to give the credit bureaus your name, address, date of birth, social security number, and other information. After you request your security freeze, each credit bureau will give you a unique personal information number or password that you should keep in a safe place. You will need to contact the credit bureaus with your personal information number or password to lift the security freeze.

You can also place a fraud alert on your credit file by contacting any of the nationwide credit bureaus. A fraud alert instructs creditors to contact you before they open any new accounts in your name or change your existing accounts. A fraud alert and security freeze can help protect you, but they make it more difficult to obtain credit quickly.

AHFC has no visibility to your bank accounts and cannot provide information about accounts at other financial institutions. If you believe your AHFC account number was written on your check and was potentially exposed, you can monitor your account activity at our website, hondafinancialservices.com, and contact us if you detect suspicious activity.

AHFC holds its service providers to a high standard. We regret this incident occurred and apologize for any concern it may cause.

For more information.

If you have any questions regarding this incident, contact us at 800-524-3506 extension 30126.

Sincerely,

American Honda Finance Corporation
DBA Honda Financial Services or Acura Financial Services

Enclosure

Protect Your Identity

Check your credit to ensure all information is correct. You can obtain a free credit report from the three major credit reporting agencies every 12 months by visiting annualcreditreport.com or calling 1-877-322-8228. You also may want to consider placing a freeze or a fraud alert on your credit file. To do so, call one of the three major credit bureaus listed below.

Helpful information on preventing or reporting identity theft and fraud can be found by contacting the resources below. If you believe you are the victim of identity theft, report it your local law enforcement agency, the Federal Trade Commission, and your state Attorney General.

Law Enforcement Agencies

Federal Trade Commission

www.ftc.gov
1-877-382-4357
400 7th St.SW
Washington, DC 20024

Consumer Financial Protection Bureau

www.consumerfinance.gov
1-855-411-2372
1700 G St. NW
Washington, DC 20552

Maryland Attorney General

www.marylandattorneygeneral.gov
1-888-743-0023
200 St. Paul Place
Baltimore, MD 21202

New York Attorney General

www.ag.ny.gov
1-800-771-7755
Office of the Attorney General
The Capitol
Albany, NY 12224

North Carolina Dept. of Justice

www.ncdoj.gov
1-919-716-6400
P.O. Box 629
Raleigh, NC 27602

Credit Bureaus

Equifax

www.equifax.com
1-888-548-7878
P.O. Box 105069
Atlanta, GA 30348

Experian

www.experian.com
1-888-397-3742
P.O. Box 4500
Allen, TX 75013

TransUnion

www.transunion.com
1-800-916-8800
P.O. Box 2000
Chester, PA 19016

What we are doing

We are offering you a complimentary two-year subscription to Experian IdentityWorksSM. This product provides you with identity theft detection that includes daily monitoring of your credit reports from the three national credit reporting companies (Experian[®], Equifax[®] and TransUnion[®]), internet surveillance, and resolution of identity theft.

To accept this offer, please activate your subscription within 60 days of the date printed on this letter. Enroll online at www.experianidworks.com/3bplus or call 1-877-890-9332, Monday through Friday, 8:00 a.m. - 8:00 p.m. Central Time and Saturday/Sunday, 10:00 a.m. - 7:00 p.m. Central Time. By law, we cannot enroll for you.

You will be asked to provide the following information for enrollment:

Activation Code: 

Engagement Number: 

Your social security number, email address, mailing address, phone number, and date of birth

At the end of your free subscription, these services will automatically be canceled and you will not be billed. Please see additional details enclosed.

Tips to Protect Your Personal Information

Credit Monitoring



Take advantage of the Experian IdentityWorksSM subscription we are offering you.

Features of Experian IdentityWorksSM include:

- ✓ **Experian[®] credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- ✓ **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- ✓ **Credit Monitoring:** Actively monitors Experian[®], Equifax[®] and TransUnion[®] files for indicators of fraud.
- ✓ **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers. **
- ✓ **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.
- ✓ **Experian's IdentityWorks ExtendCARETM:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorksSM membership has expired.

*Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.