

NOTICE OF SECURITY INCIDENT



November 13, 2024



Re: Your Citibank Account – Security Notice

Dear 

On behalf of Citibank, we are writing to inform you about a potential incident that involved personal information about you.

We take the security of your personal information very seriously and want to apologize for any inconvenience this may cause you.

WHAT INFORMATION WAS INVOLVED

Through our investigation, we have determined that the personal information involved in the incident included your name, address, credit score, and second mortgage loan number.

WHAT WE ARE DOING

We initiated an investigation as soon as we learned of these issues to assess and remediate the incident and limit its effect on you. We continue to use ongoing measures to protect your account and personal information.

WHAT YOU CAN DO

To date we have not received any reports of actual access to or misuse of information as a result of this incident. We recommend that you take the following steps to monitor for any potential misuse of your personal information:

- You should regularly review your account statements and monitor free credit reports. Please promptly report suspicious or unusual activity on your accounts to us.
- Under federal law, you are entitled to obtain one free copy of your credit report every twelve months from each of the nationwide consumer reporting agencies. You can obtain a free copy of your credit report from each agency by calling 1-877-322-8228 or visiting www.annualcreditreport.com. We recommend that you periodically obtain credit reports from

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each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you may request that the credit reporting agency delete that information from your credit report file.

- You may also consider contacting the credit reporting agencies directly if you wish to put in place a fraud alert or a security freeze. A fraud alert will notify any merchant checking your credit history that you may be the victim of identity theft and that the merchant should take additional measures to verify the application. Contacting any one of the three agencies will place an alert on your file at all three. A security freeze restricts all creditor access to your account but might also delay any requests you might make for new accounts.
 - Equifax: 800-525-6285; www.equifax.com; P.O. Box 105069, Atlanta, GA 30348-5069
 - Experian: 1-888-EXPERIAN (397-3742); experian.com/fraud; P.O. Box 9532, Allen, TX 75013
 - TransUnion: 800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

You will need to supply your name, address, date of birth, Social Security number, and other personal information. The agencies are not permitted to charge you for placing or lifting a freeze. Each credit reporting agency will confirm your request with a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place.

- To report incidents of fraud and identity theft, you can contact the Federal Trade Commission (FTC) at 1-877-ID-THEFT or through their website at <http://identitytheft.gov>. You can also contact local law enforcement or your state's attorney general.
- Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

OTHER IMPORTANT INFORMATION

As a precaution, we have arranged for you at your option to enroll in **Experian's® IdentityWorks®** at no cost to you for up to 12 (twelve) months. To activate this coverage, please call the toll-free number or visit the website, listed below and enter the redemption code. The redemption code is required for enrollment and is unique for your use and should not be shared. You will also need to provide your Social Security Number to enroll.

Activate Experian's® IdentityWorks® in Three Steps:

1. Ensure that you enroll by **February 13, 2025** (Your code will not work after this date).
2. Web Site: Visit the **Experian's® IdentityWorks®** web site to enroll:
<https://www.experianidworks.com/3bcredit>
3. Provide your Activation XXXXXXXXXX

FOR MORE INFORMATION.

If you have questions or concerns about this, or if we can be of further assistance to you, please do not hesitate to call us at 1-469-220-5522.

Sincerely,

Paula Gibbs

Business Support Team

IMPORTANT CONTACT INFORMATION

You may obtain information about avoiding identity theft from the FTC. The FTC can be reached at:

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20850
www.consumer.gov/idtheft