

[date]

[name]
[address]

American Express® Card Account ending: [insert]

RE: NOTICE OF DATA BREACH

Dear [insert],

Protecting your personal information is a priority at American Express. We strive to address security concerns as soon as possible and provide you with helpful information about how you can protect your American Express® Card account. Unfortunately, we've learned of an incident that impacted some of your personal information.

WHAT HAPPENED

It was brought to our attention that personal information related to your American Express Card account listed above was wrongfully accessed by an unauthorized party.

WHAT INFORMATION WAS INVOLVED

As a result of this incident, [insert] were compromised.

WHAT WE'RE DOING

Upon learning of the incident, we immediately cancelled your Card and issued a replacement. We're also actively monitoring your American Express Card account for fraud. If we identify fraudulent activity on your account, we'll take measures to protect your account and may contact you. You'll not be held liable for any fraudulent charges. As always, we're here to help – for more information on what we're doing to protect your account, please visit **americanexpress.com/us/security-center**.

We also recommend that you regularly monitor your account for fraudulent activity. If you detect anything suspicious, contact us as soon as possible to report it.

WHAT YOU CAN DO

Here are a few ways you can proactively protect your account:

- Log in to your account online at **americanexpress.com/myca** to review your account statements. We suggest checking your statements regularly and vigilantly over the next 12 to 24 months.
- Log in to your Amex® App to activate free Card fraud and account activity alerts by enabling notifications. You can also sign up for email or text alerts at **americanexpress.com/accountalerts**. Make sure your personal information is updated on your account with your current email address and phone number so that we can contact you as needed.
- Visit our Security Center at **americanexpress.com/us/security-center** for more information on how we work to protect your account and what you can do to safeguard your personal information.
- Take action to protect yourself against identity theft and safeguard your electronic devices from viruses and other malicious software.

*Learn more about how you can protect yourself from identity theft or file a report by visiting **consumer.gov/idtheft** or calling 1-877-IDTHEFT (438-4338). You can also contact the FTC by mail at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580.*

*Learn how to avoid, detect, and remove viruses and other malicious software from your electronic devices by visiting **consumer.ftc.gov/articles/0011-malware**.*

- Contact the three major credit bureaus (Equifax, Experian, and TransUnion) for information about protecting your credit, preventing identity theft, setting up fraud alerts, and activating security freezes. We encourage you to periodically obtain and review your credit report from each major credit bureau. If you identify information relating to fraudulent transactions on your credit report, immediately contact the relevant credit bureau to have the information deleted. Contact information for the credit bureaus is available in the **Additional Helpful Tips** sheet included with this letter.

FOR MORE INFORMATION

We're here for you. Feel free to give us a call at any time at the phone number listed on the back of your Card. Our Customer Care Professionals are ready to assist you 24/7.

We're committed to protecting the security of your account and we're sorry for any inconvenience this incident may have caused. Thanks, as always, for your trust and continued membership with us.

Sincerely,

Edward A. Filippazzo
Vice President and Chief Privacy Officer
American Express Company

Additional Helpful Tips

Here are a few additional tips to protect your Card and personal information:

- For more information about protecting your credit, you can contact the three major credit bureaus (Equifax, Experian, and TransUnion) for information about protecting your credit, preventing identity theft, setting up fraud alerts¹, and activating security freezes². We encourage you to periodically obtain and review your credit report from each major credit bureau. If you identify information relating to fraudulent transactions on your credit report, immediately contact the relevant credit bureau to have the information deleted.

Equifax: equifax.com freeze.equifax.com P.O. Box 105788 Atlanta, GA 30348 1-800-525-6285	Experian: experian.com experian.com/freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742	TransUnion: transunion.com transunion.com/freeze P.O. Box 2000 Chester, PA 19016 1-888-909-8872
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¹A fraud alert indicates to any business requesting your credit file that you suspect you are a victim of fraud and requires the business to verify your identity before issuing you credit. A fraud alert does not affect your ability to get a loan or credit, but it may cause some delay if you are applying for credit.

²You have the right to place a security freeze on your credit file free of charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a security freeze may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and provide the following information: (1) your full name; (2) Social Security Number; (3) date of birth; (4) the addresses where you have lived over the past 2 years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government-issued identification card; and (7) if you are the victim of identity theft, include the police report, investigative report, or complaint to a law enforcement agency. If the request to place a security freeze is made by toll-free telephone or secure electronic means, the credit bureaus have one business day after receiving your request to place the security freeze on your credit report. If the request is made by mail, the credit bureaus have three business days to place the security freeze on your credit report after receiving your request. The credit bureaus must send confirmation to you within five business days and provide you with information concerning the process by which you may remove or lift the security freeze. There is no fee to place or lift a security freeze.

- Request or file a police report: You have the right to request any police report filed regarding this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.
- Keep a record of your contacts: It is helpful to maintain a file with copies of your credit reports, any existing police reports, relevant correspondence, and copies of disputed bills. It is also useful to maintain a log of your conversations with creditors, law enforcement officials, and any other relevant parties.
- For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).
- Maryland, North Carolina and Rhode Island residents** may also contact the following agencies for information on how to prevent or avoid identity theft:

For Maryland residents: Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, marylandattorneygeneral.gov/, 1-888-743-0023.

For North Carolina residents: The North Carolina Office of the Attorney General, Mail Service Center 9001, Raleigh, NC 27699-9001, ncdoj.gov/, 1-877-566-7226.

For Rhode Island residents: The Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, riag.ri.gov/, 401-274-4400.

- **For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.
- **For Massachusetts residents:** You have the right to obtain a police report regarding 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.
- **For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General.
- **For Rhode Island residents:** You have the right to file or obtain a police report regarding this incident.