

NOTICE OF SECURITY INCIDENT

<Current Date>

<Name>

<Address 1>

<Address 2>

<City, [ADDRESS] State, ZIP>

Re: Your Citibank Account – Security Notice

Dear [Name],

On behalf of Citibank, N.A. ("Citi"), we are writing to inform you about additional considerations concerning an incident that involved your account and personal information about you.

WHAT HAPPENED

As you may know from our prior outreach to you concerning previously corrected unauthorized debit card activity in your account, we are writing to inform you of additional considerations regarding our further review of that activity and personal information.

We greatly appreciate your attention to this matter and apologize for any inconvenience. In addition to our prior account adjustment and further review, as a measure of caution, **we have arranged for you, at your option, to enroll in a credit monitoring service described below.**

WHAT INFORMATION WAS INVOLVED

Through our investigation, we have determined that personal information involved in the incident potentially included your name, address, e-mail address, account and telephone number, debit card with personal identification number (PIN) during the actual or attempted activity as well as other information that we may use to help us identify you when you contact us, such as your date of birth and Social Security number associated with your account during the event.

WHAT WE ARE DOING

We take very seriously the security of your personal information. We initiated an investigation as we learned of these issues to assess and remediate the incident and limit its effect on you. As you know, the unauthorized activity, your account, debit card and associated information have been addressed as applicable. We continue to use ongoing measures to protect your account and personal information. We again apologize for any inconvenience. As noted, we have arranged for you, at your option, to enroll in a credit monitoring service described below.

WHAT YOU CAN DO

In order for you to be able to help better protect yourself from misuse of information disclosed in this event, we have arranged for you at your option to enroll in a subscription to **Experian® IdentityWorks™** at no cost to you for up to **twenty-four (24) months**. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on identification and resolution of identity theft.

Activate IdentityWorks Now in Three Steps

- 1.) We encourage you to enroll promptly and by [**date**] (Your code may not work after this date. If your code does not work after this date, contact us.)
- 2.) Web Site: Visit the **IdentityWorks** Web site to enroll: <https://www.experianidworks.com/3bplus>
- 3.) Provide Your Activation Code: <insert **activation code**>

If you have questions or need an alternative to enrolling online, please call 1-877-534-7033 and provide engagement number: <**engagement number**>.

We also 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 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. You may contact the nationwide credit reporting agencies at the following numbers to place a security freeze to restrict access to your credit report:
 - Equifax: 800-349-9960; www.equifax.com; P.O. Box 105788, Atlanta, GA 30348-5788
 - Experian: 1-888-EXPERIAN (397-3742); experian.com/freeze; P.O. Box 9554, Allen, TX 75013
 - TransUnion: 888-909-8872; transunion.com; Fraud Victim Assistance, P.O. Box 2000, Chester, PA 19022-2000

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.

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 [contact information **INSERT TOLL FREE NUMBER** & other contact info as needed].

Sincerely,

[Contact]

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

ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** and have access to the following features once you enroll in Experian IdentityWorks:

- **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:** Monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive Identity Restoration support.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you would like to discuss Experian Restoration support, please reach out to an Experian agent at the Experian number noted in this letter. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent may be available to work with you. Please note that this Identity Restoration support is available to you for a limited time from the date of this letter. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this Experian site.

If you have any questions about **IdentityWorks**, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-890-9332.

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

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.