

NOTICE OF SECURITY INCIDENT

[DATE] 2024

Name & Address



Re: Your Citigroup Global Markets Inc. Brokerage Account Ending in [...xxx] – Security Notice

Dear [Name],

On behalf of Citigroup Global Markets Inc. (CGMI), we are writing to inform you about a recent incident that involved your personal information.

WHAT HAPPENED

We recently discovered during the incident that an unknown person appears to have obtained your username (user ID) and password to temporarily access a site serving your account possibly from a location or site outside of CGMI where you may have used them for similar or other purposes. **The actor did not access your account directly and was not able to perform any actions in your account.**

We take the security of your personal information very seriously. You should **promptly change the username and password** for the CGMI site and **anywhere else you might use them**. As a measure of caution, we have arranged for you, at your option, to enroll in a credit monitoring service described below. We also want to apologize for any inconvenience this may cause you.

WHAT INFORMATION WAS INVOLVED

Through our investigation, we have determined that the unauthorized actor using your username and password acquired temporary access to limited information about your brokerage account on or about *[insert date related to above MA noted account(s)]* that included your account number, and certain balance, position, and transaction information.

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. As you may know, the service used to connect the site to your external service provider has been disabled at our request.

WHAT YOU CAN DO

As a precaution, you should change your username and password for your account. **The credentials must be reset by you.** You can reset your credentials online by following the prompts at <https://investments.citi.com> or by contacting us through your account representative or at the Citi contact number below. We also strongly recommend that you **promptly cancel and change that username and password anywhere else you might be using them.**

In addition to the actions noted above, 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 twelve (12) months. To activate this coverage, please call the toll-free number or visit the website, listed below and enter the Activation Code. The Activation 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 **Date** (Your code will not work after this date).
2. Web Site: Visit the IdentityWorks web site to enroll: <https://www.experianidworks.com/3bplus>
3. Provide your Activation Code: **[#X#]**

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

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 **contact us** at **National Investor Center at 1-877-357-3399**. We have also included Additional Information about protecting your identity below.

Sincerely,
Citigroup Global Markets Inc

ADDITIONAL INFORMATION

This incident did not involve your credit and should not affect your account going forward. However, the following general tips may be helpful in monitoring and protecting your 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.
- 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: 800-525-6285; 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.
- 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.
- To report incidents of fraud and identity theft, you can contact the Federal Trade Commission (FTC) at 1-877-ID-THEFT, through their website at <http://identitytheft.gov> or by mail at 600 Pennsylvania Avenue, NW, Washington, DC 20850. You can also contact local law enforcement or your state's attorney general.

OTHER IMPORTANT CONTACT INFORMATION

IF YOU ARE A MARYLAND RESIDENT: You may also obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at: Office of the Attorney General, Consumer Protection Division

200 St. Paul Place, Baltimore, MD 21202

(888) 743-0023

www.oag.state.md.us

IF YOU ARE A NORTH CAROLINA RESIDENT: You may also obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at: North Carolina Department of Justice, Attorney General

9001 Mail Service Center, Raleigh, NC 27699-9001

(877) 566-7226

<http://www.ncdoj.com>

IF YOU ARE AN RHODE ISLAND RESIDENT: You may also obtain information about preventing identity theft from the Rhode Island Attorney General's Office. This office can be reached at: Rhode Island Office of the Attorney General

150 South Main Street, Providence, RI 02903

Phone: (401) 274-4400

<http://www.riag.ri.gov>

IF YOU ARE A NEW YORK RESIDENT: You may also obtain information about preventing identity theft from the New York Department of State's Division of Consumer Protection. This office can be reached at:

New York State Division of Consumer Protection

123 William Street

New York, NY 10038-3804

1 (800) 697-1220

One Commerce Plaza,

99 Washington Ave.

Albany, NY 12231-0001

<http://www.dos.ny.gov/consumerprotection>

IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: You may also obtain information about preventing identity theft from the D.C. Attorney General's Office. This office can be reached at: Office of Consumer Protection

441 4th Street, NW, Washington, DC 20001

(202) 442-9828

<https://oag.dc.gov/consumer-protection>

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.