Citi Personal Wealth Management



<Current Date>

<Name>

<Address 1>

<Address 2>

<City, State, ZIP>

Re: Your Citi account

Dear Client,

On behalf of Citigroup Global Markets Inc. ("CGMI"), we are writing to inform you about a recent incident involving unauthorized access to your personal information concerning your Citi Personal Wealth Management (CPWM) account. Our investigation indicates that an unauthorized party viewed or downloaded a file stored with a vendor that contained your name, account number, and some account transactions. We have not seen any indications of attempted access to affected accounts at this time, and we are taking measures to monitor these accounts for unauthorized activity. The vendor has indicated it has removed all data from the compromised server and is investigating the breach to identify any further vulnerabilities that should be addressed.

The information in this incident cannot be used by itself to open new accounts, and we have no reason to believe at this time that any existing accounts have been or will be accessed as a result of this incident. However, as a general precaution, we have arranged for you to enroll in **Experian's ® IdentityWorks** at no cost to you for up to 12 months. This product provides you with identity theft resolution services, in addition to credit monitoring. 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 need to provide your Social Security number in order to enroll.

Activate IdentityWorks Now in Three Steps:

- 1. Ensure that you enroll by 11/29/2019 (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: XXXXXXXXXX

If you have questions or need an alternative to enrolling online, please call **1-877-890-9332** and provide engagement number: **DBXXXXX**

In addition, we recommend that you carefully review your account statements, and you should promptly report suspicious or unusual activity on your accounts to us. 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.

If you need further assistance or have any questions, please do not hesitate to call us toll free at 1-800-846-5200.

Sincerely,

Duane A. Kinghorn Citi Personal Wealth Management

SECURITY FREEZE INFORMATION

Federal law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

To place a security freeze on your credit report, you must contact the three major consumer reporting directly. Credit reporting agencies cannot charge you to add or remove a credit freeze.

- Equifax Security Freeze, P.O. Box 105788 Atlanta, GA 30348, www.equifax.com/personal/credit-report-services/
- Experian Security Freeze, P.O. Box 9554 Allen, TX 75013, www.experian.com/freeze/
- TransUnion Security Freeze, P.O. Box 2000 Chester, PA 19022-2000, www.transunion.com/freeze/

In order to request a security freeze, follow the instructions at the links above. You may need to provide your full name, social security number, date of birth, addresses where you have lived in the past, proof of current address, and a legible copy of a government issued identification card (state driver's license or ID card, military identification, etc.)