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American Express Company
4315 South 2700 West, MC: 020440
Salt Lake City, Utah 84184

Date:

Name
Street Address
City, State, Zip Code

American Express® Card Account ending in: X-XXXX

RE: NOTICE OF DATA BREACH

Dear [Name],

WHAT HAPPENED?

Protecting the security of our Accountholders' information is very important to us and we strive to let you know about security concerns as soon as possible. Our cyber security team has learned that personal and account information of certain individuals was located on the internet. Account information of some of our Accountholders, including some of your account information, may have been exposed. It is important to note that American Express owned or controlled systems were not compromised by this incident, and we are providing this notice to you as a precautionary measure.

WHAT INFORMATION WAS INVOLVED?

At this time, we have been informed that your current or previously issued American Express® Prepaid account number, your name and other Card information such as the expiration date, may have been compromised. Please be aware that you may receive additional letters from us if more than one of your American Express® Prepaid accounts were involved.

WHAT WE ARE DOING:

As always, we will investigate potential fraudulent transactions brought to our attention. **You are protected from fraudulent transactions in accordance with the Consumer User Agreement.** To learn more about the measures we take to help protect your account visit our **Security Center** at americanexpress.com/fraudprotection.

WHAT YOU CAN DO.

We ask that you carefully review your account for fraudulent activity. Below are some steps you can take to protect your account.

- **Login to your account** to review your account statements carefully and remain vigilant in doing so, especially over the next 12 to 24 months.

OTHER IMPORTANT INFORMATION.

Included with this letter are some additional helpful tips and steps you can take to protect yourself against the risks of fraud and identity theft.

FOR MORE INFORMATION.

If you notice any suspicious activity on your account, please don't hesitate to call the phone number listed on the back of your Card and one of our customer care professionals will be happy to assist you.

Especially in today's environment, we understand that your security is paramount. We are strongly committed to protecting the privacy and security of your information and regret any concern this may have caused you. As always, thank you for your trust in us, and for your continued Accountholdership.

Sincerely,

Stephen Kline
Chief Privacy Officer, U.S.
American Express Company

Additional Helpful Tips

Below are additional helpful tips you may want to consider to protect your Card and personal information:

- **Login to your account** to review your account statements carefully and remain vigilant in doing so, especially over the next 12 to 24 months.
- **Visit our Security Center** at americanexpress.com/fraudprotection to learn more about the measures we take to help protect your account and the steps you can take to safeguard your information.
- **Visit the Federal Trade Commission (FTC)** website for information on how to protect yourself against ID theft and safeguarding your electronic devices from viruses and other malicious software by:
 - *Learning how to make protecting yourself from identity thieves part of your daily routine by visiting ftc.gov/idtheft or call 1-877-IDTHEFT (438-4338) to learn more about identity theft and protective steps you can take or file a report. You can also contact the FTC at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580.*
 - *Help avoid, detect and remove viruses and other malicious software by protecting your computer from spyware and viruses that can cause it to run slowly or give fraudsters access to your personal information by visiting consumer.ftc.gov/articles/0011-malware.*
- **Visit or contact the major credit bureaus** to get useful information about protecting your credit, including information about fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft. To obtain an annual free copy of your credit reports, visit annualcreditreport.com, or call toll-free at 1-877-322-8228. Credit bureau contact details are provided below:

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 6790
Fullerton, CA 92834
1-800-916-8800

- *A 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.*
- *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 send a written request to each of the three credit bureaus listed above and provide the following information: (1) your full name; (2) SSN; (3) date of birth; (4) the addresses where you have lived over the past 5 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, the police report, investigative report, or complaint to a law enforcement agency.*
- **Obtain or file a police report** - You have the right to obtain any police report filed in regard to 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** - Start a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.