

14944

April [], 2019

«name»
«Address1»
«Address2»
«City», «State» «ZipCode»

Re: Notice of Data Breach

Dear «name»,

On behalf of Citibank, N.A. ("CBNA"), we are writing to inform you about an incident involving potential unauthorized access to your personal information associated with your CBNA account.

What Information Was Involved

Our investigation indicates that the former employee may have downloaded a file from 2014 that contained your name and then-current account number.

What Are We Doing

Citi has investigated the incident and reported the issue to law enforcement. Citi does not have reason to believe at this time that personal information was intentionally targeted for download in this incident, and we have not seen any indications of attempted access to affected accounts at this time. However, we continue to take measures to monitor these accounts for unauthorized activity.

The information in this incident cannot be used by itself to open new accounts. 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. We encourage you to enroll promptly and by **October 5, 2019** (Your code may 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: «code»

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

WHAT YOU CAN DO

To date we have not received any reports of actual access to or misuse of information as a result of this incident, but we recommend that you be aware of the following steps to monitor for any potential misuse of your personal information:

2018-108616 NMAC.OC.MA.0xP

- You should remain vigilant; regularly review your account statements and monitor free credit reports. You should 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 three nationwide consumer reporting agencies. You can obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies 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.
 - Equifax: 800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
 - Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9554, Allen, TX 75013
 - TransUnion: 800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790
- 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 in writing at 600 Pennsylvania Ave. NW, Washington DC 20850. You can also contact local law enforcement or your state's attorney general.
 - If you are a North Carolina resident: You can contact the NC Attorney General for information about preventing or addressing identity theft, at 9001 Mail Service Center, Raleigh, NC 27699-9001; (919) 716-6400; or ncdoj.gov.

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 toll free at **1-888-248-4226**.

Sincerely,

Customer Service