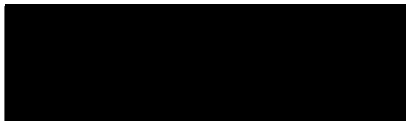


April 22, 2019



### Notice of Data Breach

Dear 

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

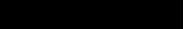
Our investigation indicates that: SSN, full name, and address.


### 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 **24 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 July 22, 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: 

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

## 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:

- 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 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](http://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](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
  - Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013
  - TransUnion: 888-909-8872; [transunion.com](http://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, 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.
- 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 toll free at Student Loan Executive Response Unit Phone: 1-605-373-7991 Monday through Thursday from 7am to 2 pm Central Time.

Sincerely,  
Citibank Student Loan

## Additional Details Regarding Your Identityworks™ Membership

A credit card is not required for enrollment.

Once your **IdentityWorks** membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- Surveillance Alerts for:
  - **Daily Bureau Credit Monitoring:** Alerts of key changes and suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution & IdentityWorks ExtendCARE™:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for service. They will investigate each incident: help with contacting credit granters to dispute charges and close accounts in including credit, debit and medical insurance cards; assist with freezing credit files: contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE, which provides you with Fraud Resolution support even after your **IdentityWorks** membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in **IdentityWorks** is complete, you should carefully review your credit report for inaccurate or suspicious items.

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.

Your Subscription Plan Includes:

- 3-Bureau Credit Monitoring
- Daily Experian Credit Report
  - Internet Surveillance
- \$1 Million Identity Theft Insurance\*
  - Identity Restoration

\*Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 175 Water Street, New York, New York 10038. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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\*\*Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.