

15172

P.O. Box 8801
Wilmington, DE 19899-8801

5/31/2019

[CUSTOMER NAME, ADDRESS]

Dear [CUSTOMER],

We want to inform you of a suspected unauthorized login to your online Barclays account that occurred several weeks ago, which prompted us to reset your account password after the login was detected. Our subsequent review of the account activity indicates that an unauthorized user may have accessed your name and credit card account number during the login. Other personally identifiable information (such as date of birth or Social Security number) or card information (such as expiration date or CVV code) is not accessible through your online account and therefore was not exposed as a result of this incident. Nor do we have any reason to believe that any fraudulent charges were made to your account. As a precaution against any misuse of your credit card number, we are issuing you a new card with a different account number. We know the inconvenience that reissuance can cause, but we believe that this, combined with the actions described below, is the best way to help protect you and your information.

We would like to ensure that you are observing strong security practices for your own protection, in case unauthorized attempts to access your account occur in the future. We encourage you to take steps to protect the security of your password and to never reuse passwords across multiple accounts. You should instead use a unique password for your Barclays account that you do not use on any other website. You may change your account password at any time by visiting the website on the back of your card, selecting the "Your Profile" section of your online account, and then selecting "Password" to change your credentials.

We recommend that you carefully review your credit card statements, account activity, and credit reports to identify any unauthorized charges and otherwise help protect the security of those accounts. If you ever suspect your account has been subject to fraudulent activity, please contact Barclays immediately. For more information on how Barclays protects you and how to protect yourself, please visit barclaycardus.com/servicing/security-center.

You will also find attached to this letter information about obtaining your free credit report and steps that you can take to protect your identity. We encourage you to review these steps and take appropriate action to help prevent any misuse of your information.

We apologize for the inconvenience caused by the reissuance of your card and resetting of the password for your online account. If you have any further questions regarding this matter, please contact us at 866-750-6031.

Information About Identity Theft Prevention

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: 1-888-548-7878, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-916-8800, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft. You also have the right to obtain a police report.

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-548-7878, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-916-8800, www.transunion.com

Credit Freezes: Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348
Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
TransUnion Security Freeze, P.O. Box 2000, Chester, PA, 19022-2000

Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial

and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company.

Sincerely,

Barclays