

15437

Date

Address

Re: Your Citibank Account – Security Notice

Dear Client,

On behalf of Citi Private Bank, we are writing to inform you about a recent incident that involved personal information about you. We take the security of personal information very seriously, and wanted to bring this to your attention and apologize.

We have no indication that your personal information has been, or is likely to be, misused.

WHAT WE ARE DOING

We initiated an investigation as soon as we learned of these issues to assess and remediate the incident and limit its effect on you. We continue to use ongoing measures to protect your account and personal information.

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. We recommend that you take the following steps to monitor for any potential misuse of your personal information:

- Please promptly report suspicious or unusual activity on your accounts to us.
- 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; 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: 888-909-8872; 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.

- 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.

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OTHER IMPORTANT INFORMATION

As a precaution, we have arranged for you at your option to enroll in _____ at no cost to you for up to eighteen (18) months. 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 also need to provide your Social Security Number to enroll.

Activate [credit monitoring service] in Three Steps:

- 1. Ensure that you enroll by _____ (Your code will not work after this date).
- 2. Web Site: Visit the [credit monitoring service] web site to enroll:
- 3. Provide your Activation Code:

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 at xxx-xxx-xxxx.

Sincerely,

IMPORTANT CONTACT INFORMATION

You may obtain information about avoiding identity theft from the FTC. The FTC can be reached at:

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20850
www.consumer.gov/idtheft