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Chase (OH4-VPC3)  
3415 Vision Drive  
Columbus, OH 43219-6009

Questions?

☎ 1-888-745-0091  
☎ 1-800-242-7383  
📄 chase.com/privacy

September 6, 2019

<3A\_CUST\_NAME1>  
<3A\_CUST\_ADDR1>  
<3A\_CUST\_ADDR2>  
<3A\_CUST\_CITY> <3A\_CUST\_STATE>, <ZIP\_CODE>

**Important:** I apologize for our technical issue that affected your account

**Reference Number:** PRI-12336467

Dear <3A\_CUST\_NAME1>:

I'm reaching out to you today for two reasons— to thank you for being a customer, and to personally apologize for our technical issue that affected your account on <DATE1>.

We mistakenly showed your account to a few other customers while you were both signed in to your own accounts on chase.com. We fixed the technical issue that caused this soon after we realized what happened.

Since then, we have reviewed each of your accounts. We found no financial transactions or other activity by the other customer, but they could have seen summary information about your accounts, including balance(s), your name, and the last four digits of your account number(s).

We have increased our monitoring of your accounts, just to be sure. We continually review our software and processes to keep your accounts safe, and we always encourage you to review your accounts on chase.com, Chase Mobile and in monthly statements. You won't be liable for any fraudulent activity on your Chase accounts that you promptly tell us about.

We also are offering you one year of free credit monitoring through Experian's® IdentityWorks®. Credit monitoring helps you detect when there are changes to your credit bureau information. Please see the enclosed important information describing the benefits and how to enroll.

Bottom line: we let you down, and for that, I am sorry. Thank you again for being our customer. If you have questions, please call us anytime at 1-888-745-0091.

Sincerely,

Andrew North  
Vice President  
Privacy Operations

Enclosed: Experian's® IdentityWorks® Enrollment Information  
Additional Steps to Help Protect Yourself document  
U.S. State Notification Requirements

JPMorgan Chase Bank, N.A. Member FDIC

## Experian's® IdentityWorks® Enrollment Information

To help protect your identity, Chase is offering a complimentary membership of Experian's® IdentityWorks®. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks® Now in Three Easy Steps

1. **Ensure** that you enroll by: <Expiration Date> (Your code will not work after this date.)
2. **Visit** the IdentityWorks® website to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
3. **Provide** your activation code: <Code>

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement number: <Engagement number>

### 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 and 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 seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; and 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 the same high-level of Fraud Resolution support even after your IdentityWorks® membership has expired.
  - **\$1 Million Identity Theft Insurance<sup>1</sup>:** Immediately 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.

<sup>1</sup>Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (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.

## You Can Take Additional Steps to Help Protect Yourself

### Place a 90-Day fraud alert on your credit file

An **initial 90-day fraud alert** tells anyone requesting your credit file that you might be at risk for fraud. A lender should verify that you have authorized any request to open a credit account in your name, increase the credit limit and/or get a new card on an existing account. If the lender can't verify this, they shouldn't process the request.

Contact any one of the credit reporting agencies to set up an initial 90-day fraud alert.

#### **Equifax**

PO Box 105788  
Atlanta, GA 30348  
1-800-525-6285  
equifax.com

#### **Experian**

PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
experian.com

#### **TransUnion**

PO Box 6790  
Fullerton, CA 92834  
1-800-680-7289  
transunion.com

### Place a security freeze on your credit file

A **security freeze** on your credit file prevents anyone from accessing your credit report and therefore from issuing credit in your name. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.**

Contact all three of the credit reporting agencies above to set up a security freeze with each of them.

### Order your free annual credit reports

Visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228 to get a free copy of your credit reports. Once you receive them:

- Verify that all information is correct.
- Look for discrepancies such as accounts you didn't open or creditor inquiries you didn't authorize.
- Contact the credit reporting agency if you notice incorrect information or have questions.

### Manage your personal information

- Carry only essential documents with you.
- Be cautious about sharing your personal information with anyone else.
- Shred receipts, statements, and other documents containing sensitive information.
- Use anti-virus software on your computer and keep it updated.

### Use tools to monitor your credit and financial accounts

- Carefully review your credit reports and bank, credit card and other account information online and in statements.
- Create alerts with your credit card company and bank to notify you of activity.
- File an identity-theft report with your local police and contact the credit reporting agency that issued the report if you find unauthorized or suspicious activity on your credit report.

### Get more information about identity theft and ways to protect yourself

- Visit [www.experian.com/Credit-Advice/Topic-Fraud-And-Identity-Theft.html](http://www.experian.com/Credit-Advice/Topic-Fraud-And-Identity-Theft.html).
- Call the Federal Trade Commission (FTC) identity theft hotline at 1-877-438-4338 (TTY: 1-866-653-4261) or visit [ftc.gov/IdTheft](http://ftc.gov/IdTheft).

## U.S. State Notification Requirements

### For residents of California, Hawaii, Illinois, Iowa, Maryland, Michigan, Missouri, New Mexico, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing financial account statements carefully and monitoring your credit report for unauthorized activity. You may request your free annual credit report, whether or not you suspect any unauthorized activity on your account, by visiting [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or calling 1-877-FACTACT (1-877-322-8228). You may also obtain a free copy of your credit report by contacting any one or more of the national consumer reporting agencies listed below. They can also provide you with information about fraud alerts and security freezes.

#### **Equifax**

PO Box 740241  
Atlanta, GA 30374  
1-866-349-5191  
[equifax.com](http://equifax.com)

#### **Experian**

PO Box 2002  
Allen, TX 75013  
1-888-397-3742  
[experian.com](http://experian.com)

#### **TransUnion**

PO Box 1000  
Chester, PA 19016  
1-800-888-4213  
[transunion.com](http://transunion.com)

### For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

### For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Attorney General and the Federal Trade Commission.

### For residents of Illinois, Maryland, New York, North Carolina, and Rhode Island:

State laws require us to tell you that you can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft (including how to place a fraud alert or security freeze). If you are a Maryland, New York, North Carolina or Rhode Island resident, you may also be able to obtain this information from your state's Attorney General.

#### **MD Attorney General's Office**

Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[oag.state.md.us](http://oag.state.md.us)

#### **NC Attorney General's Office**

Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
[ncdoj.gov/](http://ncdoj.gov/)

#### **Federal Trade Commission**

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[ftc.gov/bcp/edu/microsites/idtheft/](http://ftc.gov/bcp/edu/microsites/idtheft/)

#### **RI Attorney General's Office**

Consumer Protection Division  
150 South Main Street  
Providence, RI 02903  
1-401-274-4400  
[riag.ri.gov](http://riag.ri.gov)

#### **NY Attorney General's Office**

Bureau of Internet and Technology  
28 Liberty Street  
New York, NY 10005  
1-212-416-8433  
[ag.ny.gov/internet/resource-center](http://ag.ny.gov/internet/resource-center)

### For residents of Connecticut, Massachusetts, New Mexico, Rhode Island, and West Virginia:

You have the right to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. You can place a security freeze on your credit report free of charge.

If you are the victim of identity theft, you have the right to file a police report and obtain a copy. For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.

When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification

#### **Equifax Security Freeze**

PO Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
[equifax.com](http://equifax.com)

#### **Experian Security Freeze**

PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
[experian.com](http://experian.com)

#### **TransUnion Security Freeze**

PO Box 160 Woodlyn, PA 19094  
1-888-909-8872  
[transunion.com](http://transunion.com)