

15733

American Express Company  
200 Vesey Street  
New York NY 10285

Date:

Card Member Name  
Street Address  
City, State, Zip Code

American Express® Card Account ending in: X-XXXX

**RE: NOTICE OF DATA BREACH**

Dear [Name],

**WHAT HAPPENED?**

Protecting the security of our Card Members' information is very important to us and we strive to let you know about security concerns as soon as possible. Our cyber security team has learned that personal and account information of certain individuals was located on the internet. Account information of some of our Card Members, including some of your account information, may have been exposed. It is important to note that American Express owned or controlled systems were not compromised by this incident, and we are providing this notice to you as a precautionary measure.

**WHAT INFORMATION WAS INVOLVED?**

At this time, we have been informed that your name, physical and/or billing addresses, phone number, email addresses, dates of birth, Social Security number, current or previously issued American Express® Card account number, Card expiration date and the four-digit Card security code (printed on the front of your Card),, may have been compromised. Please be aware that you may receive additional letters from us if more than one of your American Express Card accounts were involved.

**WHAT WE ARE DOING**

We want to assure you that we are vigilantly monitoring your American Express Card account for fraud and, if it should occur, you are not liable for fraudulent charges on your account. To learn more about the measures we take to help protect your account visit our Security Center at [americanexpress.com/fraudprotection](http://americanexpress.com/fraudprotection).

We have also arranged for you to receive a complimentary two-year membership of Experian's IdentityWorks<sup>SM</sup>, which helps detect misuse of your personal information and provides you with identity protection focused on immediate identification and resolution of identity theft. In addition, if you believe there was fraudulent use of your information an Experian Identity Resolution agent is available to work with you to investigate and resolve each incident of fraud that occurred. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

You will only receive the IdentityWorks benefits if you activate your membership. You can enroll online at [www.experianidworks.com/3bplus](http://www.experianidworks.com/3bplus) or by calling 1-877-890-9332. If you choose to enroll in IdentityWorks via phone, you will need to provide the activation code and the engagement order number listed below. In addition, you will need to provide your Social Security number and a current U.S. mailing address to enroll.

**Your personal IdentityWorks Activation Code: < Activation Code>**  
**Engagement Order Number: < Engagement Number >**  
**Enroll by: December 31, 2019 (your code will not work after this date)**

You can contact Experian **immediately** regarding any fraud issues and you will have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only\*.

- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers\*\*.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* 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.

#### **WHAT YOU CAN DO**

We ask that you carefully review your account for fraudulent activity. Below are some steps you can take to protect your account.

- **Login to your account at [americanexpress.com/MYCA](http://americanexpress.com/MYCA)** to review your account statements carefully and remain vigilant in doing so, especially over the next 12 to 24 months.
- **If your card is active, sign up to receive instant notifications** of potential suspicious activity by enabling Notifications in the American Express Mobile app, or signing up for email or text messaging at [americanexpress.com/accountalerts](http://americanexpress.com/accountalerts). Please make sure your mobile phone number and email address are also on file for us to contact you if needed.

#### **OTHER IMPORTANT INFORMATION**

**Included with this letter** are some additional helpful tips and steps you can take to protect yourself against the risks of fraud and identity theft.

#### **FOR MORE INFORMATION**

If you notice any suspicious activity on your account, please don't hesitate to call us 24 hours a day, 7 days a week, at 1-855-693-2213. One of our Customer Care Professionals will be happy to assist you.

Especially in today's environment, we understand that your security is paramount. We are strongly committed to protecting the privacy and security of your information and regret any concern this may have caused you. As always, thank you for your trust in us, and for your continued Card Membership.

Sincerely,

Stephen Kline  
Chief Privacy Officer, U.S.  
American Express Company

## Additional Helpful Tips

---

Below are additional helpful tips you may want to consider to protect your Card and personal information:

- **If your card is active, login to your account at [americanexpress.com/MYCA](http://americanexpress.com/MYCA)** to review your account statements carefully and remain vigilant in doing so, especially over the next 12 to 24 months.
- **If your card is active, sign up to receive instant notifications** of potential suspicious activity by enabling Notifications in the American Express Mobile app, or signing up for email or text messaging at [americanexpress.com/accountalerts](http://americanexpress.com/accountalerts). Please make sure your mobile phone number and email address are also on file for us to contact you if needed.
- **Visit our Security Center at [americanexpress.com/fraudprotection](http://americanexpress.com/fraudprotection)** to learn more about the measures we take to help protect your account and the steps you can take to safeguard your information.
- **Visit the Federal Trade Commission (FTC) website** for information on how to protect yourself against ID theft and safeguarding your electronic devices from viruses and other malicious software by:
  - *Learning how to make protecting yourself from identity thieves part of your daily routine by visiting [consumer.gov/idtheft](http://consumer.gov/idtheft) or call **1-877-IDTHEFT (438-4338)** to learn more about identity theft and protective steps you can take or file a report. You can also contact the FTC at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580.*
  - *Help avoid, detect and remove viruses and other malicious software by protecting your computer from spyware and viruses that can cause it to run slowly or give fraudsters access to your personal information by visiting [consumer.ftc.gov/articles/0011-malware](http://consumer.ftc.gov/articles/0011-malware).*
- **Review this additional information:**
  - ***Maryland, North Carolina and Rhode Island residents may also contact these agencies for information on how to prevent or avoid identity theft.***
    - ***For Maryland residents:*** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov/>, 1-888-743-0023.
    - ***For North Carolina residents:*** You may contact the North Carolina Office of the Attorney General, Mail Service Center 9001, Raleigh, NC 27699-9001, <http://www.ncdoj.gov/>, 1-877-566-7226.
    - ***For Rhode Island residents:*** You may contact the Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, <http://www.riag.ri.gov/>, 401-274-4400.
  - ***For Iowa residents:*** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.
  - ***For Massachusetts residents:*** You have the right to obtain a police report regarding 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 Oregon residents:*** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General.
  - ***For Rhode Island residents:*** You have the right to file or obtain a police report regarding this incident.
- **Contact the major credit bureaus** to get useful information about protecting your credit, including information about fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft. To obtain an annual free copy of your credit reports, visit [annualcreditreport.com](http://annualcreditreport.com), or call toll-free at 1-877-322-8228. Credit bureau contact details are provided below:

[Equifax:](#)

[Experian:](#)

[TransUnion:](#)

[equifax.com](http://equifax.com)  
[freeze.equifax.com](http://freeze.equifax.com)  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-525-6285

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

[transunion.com](http://transunion.com)  
[transunion.com/freeze](http://transunion.com/freeze)  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872

- **For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).
- A fraud alert indicates to any business requesting your credit file that you suspect you are a victim of fraud and requires the business to verify your identity before issuing you credit. A fraud alert does not affect your ability to get a loan or credit, but it may cause some delay if you are applying for credit.
- You have the right to place a security freeze on your credit file free of charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a security freeze may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and provide the following information: (1) your full name; (2) SSN; (3) date of birth; (4) the addresses where you have lived over the past 2 years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government issued identification card; and (7) if you are the victim of identity theft, include the police report, investigative report, or complaint to a law enforcement agency. If the request to place a security freeze is made by toll-free telephone or secure electronic means, the credit bureaus have one business day after receiving your request to place the security freeze on your credit report. If the request is made by mail, the credit bureaus have three business days to place the security freeze on your credit report after receiving your request. The credit bureaus must send confirmation to you within five business days and provide you with information concerning the process by which you may remove or lift the security freeze. There is no fee to place or lift a security freeze.
- **Obtain or file a police report** - You have the right to obtain any police report filed in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.
- **Keep a record of your contacts** - Start a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.