

16682

American Express Company  
200 Vesey Street  
New York, NY 10285-0106

Date: [Date]

Card Member Name  
Street Address  
City, State, Zip Code

American Express® Card Account ending in: X-XXXX

**RE: INCORRECT ADDRESS**

Dear [NAME],

Protecting your personal information is very important to us and we strive to let you know about security concerns as soon as possible.

**WHAT HAPPENED**

Due to a technical error, we inadvertently included an incorrect address on your 1099-C form that we attempted to mail to you. As a result, the form may have been inadvertently mailed to an unknown address or returned to us as undeliverable. As soon as we became aware of this, we began an investigation and have since fixed the issue. We sincerely apologize for the error and any inconvenience this may have caused you.

**WHAT INFORMATION WAS INVOLVED**

Your name, Card account number referenced above, last 4-digits of your Social Security number, and the debt balance information were included in the form.

**WHAT WE ARE DOING**

We are vigilantly monitoring your American Express Card account for fraud and, if it should occur, you will not be held liable for fraudulent charges. To learn more about how American Express protects your account, please visit our Security Center at [americanexpress.com/us/security-center](http://americanexpress.com/us/security-center).

We have arranged for you to receive a complimentary two-year membership of Experian 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 Identity Works Activation Code: [RRRRRRRRRR]**

**Engagement Order Number: [RRRRRRRR]**

**Enroll by: [date] (your code will not work after this date)**

NOTE: If you already have an Experian IdentityWorks membership, you may use the credentials above to extend your coverage. Your membership will continue for two years from the date you activate using the above code.

Once you enroll in Experian IdentityWorks, you will have access to the following:

- **Experian Credit Report:** Details on the information associated with your credit file. Daily credit reports are available for online members only\*.
- **Credit Monitoring:** Active monitoring on Experian, Equifax, and Transunion files for indicators of fraud.
- **Internet Surveillance:** 24/7 scans across the web, chat rooms, and bulletin boards to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists available immediately to help address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** The same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance:** Coverage for certain costs and unauthorized electronic fund transfers\*\*.

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

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. 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**

Below are some steps you can take to protect your account.

- **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.
- **Contact the major credit bureaus** to get useful information about protecting your credit, including information about identify theft, fraud alerts, and security freezes. The contact information for the major credit bureaus is listed in the Additional Helpful Tips sheet included with this letter.

### **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. You may receive additional letters from us if more than one of your American Express Card accounts were involved.

### **FOR MORE INFORMATION**

If you have questions, or require a copy of your 1099-C form, please don't hesitate to call us at 866-229-4978, Monday - Friday 8:00 am to 5:30 pm EST. One of our Customer Care Professionals will be happy to assist you.

We are strongly committed to protecting the privacy and security of your information and apologize for any concern this incident may have caused.

Sincerely,

Stephen Kline  
Vice President – U.S. & AENB Privacy  
American Express Company

## Additional Helpful Tips

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

- **Log in to your account at [americanexpress.com/MYCA](http://americanexpress.com/MYCA)** to review your account statements and remain vigilant in doing so, especially over the next 12 to 24 months.
- **If your Card is active, receive free fraud and account activity alerts** 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/us/security-center](http://americanexpress.com/us/security-center)** to learn more about the measures we take to protect your account and the steps you can take to safeguard your personal 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:
  - *Learn how you can protect yourself from identity thieves by visiting [consumer.gov/idtheft](http://consumer.gov/idtheft) or calling 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 that can cause your computer 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).*
- **Contact the major credit bureaus** to get useful information about protecting your credit, including information about identify theft, fraud alerts, and security freezes. 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:**  
[equifax.com](http://equifax.com)  
[freeze.equifax.com](http://freeze.equifax.com)  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-525-6285

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

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

- *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.