



P.O. Box 30285
Salt Lake City, UT 84130-0285

17509

July 31, 2020

[Redacted]



Re: Closed account ending in [Redacted]
Case Number: DSE-217084

**IMPORTANT: YOUR PERSONAL INFORMATION
MAY HAVE BEEN COMPROMISED**

Dear [Redacted]

We're writing about your Capital One® credit card account that was opened on [Redacted].

Recently, we realized that your Social Security number appeared along with your name and address in the envelope window of outgoing mail for this account. We're sorry this happened.

News like this can be unsettling, so we want you to know that we're taking appropriate actions to correct the issue. While we believe the risk of fraud within Capital One to be low with this occurrence, we're providing a credit monitoring offer with fraud prevention tips to help you detect any potential identity theft.

We'll pay for 2 years of TransUnion®'s myTruIdentity when you enroll by October 31, 2020. The service will not auto-renew, and you can choose to keep it after 2 years. Instructions for enrolling in the free credit monitoring service are enclosed.

We understand how important your privacy is. If you have questions, don't hesitate to call us at 1-888-372-8305. We're available Monday–Friday 8 a.m.–8 p.m., ET.

Sincerely,

Brian Alink
SVP Decisioning Platforms

JB101596 LSEV0027067
OID30909
FM412397

HOW TO ENROLL IN CREDIT MONITORING

As noted above, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (myTrueIdentity) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting agencies.

- To enroll in this service, go to mytrueidentity.com and enter your unique 12-letter Activation Code: [REDACTED] Follow the three steps to receive your credit monitoring service online within minutes.
- If you don't have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the 6-digit telephone pass code [REDACTED] and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or speak to a TransUnion representative if you believe you may be a victim of identity theft.
- Once enrolled, you'll be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian®, and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity, and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)
- You can sign up for the online or offline credit monitoring service anytime between now and October 31, 2020. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, Experian or Equifax, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.
- **Special note for minors affected by this incident:** The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at transunion.com/childidentitytheft to submit your information so TransUnion can check their database for a credit file with your child's Social Security number. After TransUnion's search is complete, they will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.

ADDITIONAL RESOURCES

You should remain vigilant for instances of fraud or identity theft over the next 12–24 months by reviewing your account statements and closely monitoring your credit reports, which are available to you free of charge.

Annual Credit Report. You may obtain a free copy of your credit report once every 12 months from each of the three nationwide credit reporting agencies. To order your free annual credit report, please visit annualcreditreport.com or call 1-877-322-8228. You can also order your free annual credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

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 reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or make certain changes to your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You have the ability to place a security freeze on your credit report. A security freeze will prevent a credit reporting agency from releasing information in your credit report without your express authorization. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the credit reporting agency certain identifying information, including your full name; Social Security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement, or insurance statement. Under the Economic Growth, Regulatory Relief, and Consumer Protection Act, you have the right to place a security freeze on your account free of charge.

Bureau Contact Information. You may contact the three nationwide credit reporting agencies about security freezes, fraud alerts and other related topics, using the following:

Equifax
P.O. Box 740241
Atlanta, GA 30374
equifax.com
1-800-525-6285

Experian
P.O. Box 2104
Allen, TX 75013
experian.com
1-888-397-3742

TransUnion
P.O. Box 2000
Chester, PA 19016
transunion.com
1-800-680-7289

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft.

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

Office of the Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

North Carolina Office of the Attorney General
Mail Service Center 9001
Raleigh, NC 27699-9001
ncdoj.gov
1-877-566-7226

Rhode Island Office of the Attorney General
150 South Main Street
Providence, RI 02903
riag.ri.gov
1-401-274-4400

Reporting identity theft and obtaining a police report.

JB101596 LSEV0027067
OID30909

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.

Federal Fair Credit Reporting Act Rights: The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights.

For more information about these rights, you may go to [ftc.gov/credit](https://www.ftc.gov/credit) or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.