

Chase (OH4-V020) 3415 Vision Drive Columbus, OH 43219-6009

August 15, 2020

{{Name Line 1}}
{{Name Line 2}}
{{Address Line 1}}
{{Address Line 2}}
{{City}} {{State}} {{Zip5}} {{Country Code}}

Questions?

Chase.com/privacy

Important Information: We mailed your statement to another customer by mistake

Reference Number: PRI-12382919 A

Dear {{Name Line 1}}:

We mistakenly mailed your Chase account statement to another customer and mailed another customer's document(s) to you. Your statement may have included your name, address, account number, and a list of transactions.

Please destroy the other customer's document immediately, if you haven't already. We are asking the other customer to destroy your statement. We have no reason to believe your information has been, or will be, misused. We have corrected the issue, and reprinted your statement and mailed it to you. You should receive your correct document soon.

You can sign up for free credit monitoring

Please accept our apology and know that we will work with you to minimize any impact. We are offering you one year of free credit monitoring through Experian's® IdentityWorks®. It helps detect when there are changes to your credit bureau information.

Please see the enclosed important information describing the benefits and how to enroll, as well as the additional steps you can take to help protect yourself.

If you have questions, please call us at the number on the back of your card or on your monthly statement; we accept operator relay calls.

Sincerely,

Andrew North Vice President

Privacy Operations

Enclosed: Experian's® IdentityWorks® Enrollment Information Additional Steps to Help Protect Yourself document

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: {{date}} (Your code will not work after this date.)
- 2. Visit the IdentityWorks® website to enroll: 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
 - ldentity Theft Resolution and IdentityWorks® ExtendCARETM: 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 ExtendCARETM, which provides you with the same high-level of Fraud Resolution support even after your IdentityWorks[®] membership has expired.
 - \$1 Million Identity Theft Insurance¹: 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.

¹Identity 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 may not be available in all jurisdictions.

You Can Take Additional Steps to Help Protect Yourself

Place a one year fraud alert on your credit file

An **initial one year 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 one year fraud alert.

Equifax	Experian	TransUnion
PO Box 105069	PO Box 9554	PO Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-800-525-6285	1-888-397-3742	1-800-680-7289
equifax.com	experian.com	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 <u>you</u> 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 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 guestions.

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

- We suggest that you carefully review your credit reports and bank, credit card and other account information on chase.com and in statements for any transaction you don't recognize.
- We can provide copies of past statements at no cost to you.
- Call us at at the number on your monthly statement to report unauthorized transactions.
- Work with us to close your account(s) and open new ones with new account numbers.
- 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 experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/
- Call the Federal Trade Commission (FTC) identity theft hotline at 1-877-438-4338 (TTY: 1-866-653-4261) or visit IdentityTheft.gov

Important Information for Massachusetts Residents

CHASE O

Massachusetts law allows you 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.

PO Box 105788 Atlanta, GA 30348 1-800-349-9960 equifax.com

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

Equifax Security Freeze Experian Security Freeze Trans Union Security Freeze PO Box 2000 Chester, PA 19016 1-888-909-8872 transunion.com

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



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