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American Express Company
4315 South 2700 West, MC: 020440
Salt Lake City, Utah 84184

Date:

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 Accountholders' 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 Accountholders, 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 current or previously issued American Express® Prepaid account number, your name and other Card information such as the expiration date, may have been compromised. Please be aware that you may receive additional letters from us if more than one of your American Express® Prepaid accounts were involved.

WHAT WE ARE DOING.

As always, we will investigate potential fraudulent transactions brought to our attention. **You are protected from fraudulent transactions in accordance with the Consumer User Agreement.** To learn more about the measures we take to help protect your account visit our **Security Center** at americanexpress.com/fraudprotection.

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** to review your account statements carefully and remain vigilant in doing so, especially over the next 12 to 24 months.

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 the phone number listed on the back of your Card and 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 Accountholdership.

Sincerely,

Anneke Covell
Vice President, U.S. & AENB Privacy
American Express Company

Additional Helpful Tips

Here are a few additional tips to protect your Card and personal information:

- For more information about protecting your credit you can contact the three major credit bureaus (Equifax, Experian, and TransUnion) for information about protecting your credit, preventing identify theft, setting up fraud alerts¹, and activating security freezes². We encourage you to periodically obtain and review your credit report from each major credit bureau. If you identify information relating to fraudulent transactions on your credit report, immediately contact the relevant credit bureau to have the information deleted.

Equifax: equifax.com freeze.equifax.com P.O. Box 105788 Atlanta, GA 30348 1-800-525-6285	Experian: experian.com experian.com/freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742	TransUnion: transunion.com transunion.com/freeze P.O. Box 2000 Chester, PA 19016 1-888-909-8872
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¹A 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.

²You 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.

- Request or file a police report: You have the right to request any police report filed regarding 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: It is helpful to maintain a file with copies of your credit reports, any existing police reports, relevant correspondences, and copies of disputed bills. It is also useful to maintain a log of your conversations with creditors, law enforcement officials, and any other relevant parties.

- **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).
- Maryland, North Carolina and Rhode Island residents may also contact the following agencies for information on how to prevent or avoid identity theft:

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

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

For Rhode Island residents: The Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, 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.