



20191

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

<Sysdate\_Current>

<AdhocName1>  
<AdhocAddress1> <AdhocAddress2>  
<AdhocCity>, <AdhocState> <AdhocZip5>

Re: Account ending <AdhocAcctNumLastFour>  
Case No. DSE 303212

Dear <Customer's Name>:

As you may be aware, your personal information was compromised. A former employee accessed your Capital One card account to make unauthorized transactions that were attempted between <AdhocVar1> and <AdhocVar2>. Please be assured that these attempts did not post to your account. The former employee would have had access to account information including your name, address, telephone number, email address, credit card account number, Social Security number, date of birth, CVV2 code and transaction history. Please be assured that the former employee no longer has access to your account or any Capital One systems. However, please continue to review your statements (including outside of Capital One®) for unauthorized activity and/or identity theft concerns.

We are enclosing fraud prevention tools and tips and would like to offer you two (2) years of TransUnion's credit monitoring service, at no cost to you, to help you identify any potential identity theft. You can sign up for your free two (2) years of TransUnion's credit monitoring service anytime until June 30, 2021. This service will not auto-renew, but you can choose to continue the service at your own cost after two years. Please read the enclosed instructions on how to set it up.

We understand how important your privacy is. If you have any questions, please don't hesitate to call us at 1-888-372-8305.

Sincerely,

Chanda Sperry  
Managing Vice President, Operations  
Capital One®



## 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 the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code <AdhocVar3> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not 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 following 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 to speak to a TransUnion representative if you believe you may be a victim of identity theft.
- Once you are enrolled, you will 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, change 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 June 30, 2021. 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 [www.transunion.com/childidentitytheft](http://www.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 to 24 months, and promptly report incidents of suspected identity theft to your financial institution(s). Further, we recommend that you review your account statements and immediately report any suspicious activity to your financial institution(s). You should closely monitor your credit reports, which are available to you free of charge

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**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).

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**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  
[www.equifax.com](http://www.equifax.com)  
1-800-525-6285

**Experian:**  
P.O. Box 2104  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

**TransUnion:**  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.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.

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1-877-IDTHEFT (438-4338)

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Baltimore, MD 21202  
<http://www.marylandattorneygeneral.gov/>  
1-888-743-0023

**North Carolina Office of the Attorney General**  
Mail Service Center 9001  
Raleigh, NC 27699-9001  
<http://www.ncdoj.gov/>  
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For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



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April 16, 2021

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## 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 the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as **"Enter Activation Code"**, enter the following unique 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not 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 following 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 to speak to a TransUnion representative if you believe you may be a victim of identity theft.
- Once you are enrolled, you will 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, change 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 June 30, 2021. 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 [www.transunion.com/childidentitytheft](http://www.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 to 24 months, and promptly report incidents of suspected identity theft to your financial institution(s). Further, we recommend that you review your account statements and immediately report any suspicious activity to your financial institution(s). You should closely monitor your credit reports, which are available to you free of charge

**Annual Credit Report.** You may order a free annual credit report. To do so, please visit [www.annualcreditreport.com](http://www.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 [www.consumer.ftc.gov/articles/0155-free-credit-reports](http://www.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.

**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  
[www.equifax.com](http://www.equifax.com)  
1-800-525-6285

**Experian:**  
P.O. Box 2104  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

**TransUnion:**  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.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, DC 20580  
[www.ftc.gov/IDTHEFT](http://www.ftc.gov/IDTHEFT)  
1-877-IDTHEFT (438-4338)

**Office of the Maryland Attorney General**  
200 St. Paul Place  
Baltimore, MD 21202  
<http://www.marylandattorneygeneral.gov/>  
1-888-743-0023

**North Carolina Office of the Attorney General**  
Mail Service Center 9001  
Raleigh, NC 27699-9001  
<http://www.ncdoj.gov/>  
1-877-566-7226

**Rhode Island Office of the Attorney General**  
150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
401-274-4400

## Reporting identity theft and obtaining a police report.

**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 [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.