

February 5, 2024

## NOTICE OF DATA BREACH

**Re: Case No. DSE 722406**

Dear [REDACTED],

### WHAT HAPPENED

We're writing to let you know about an event that impacted the privacy of your personal information at Capital One related to your checking account.

### WHAT INFORMATION WAS INVOLVED

At Capital One, we take the safety and security of our customer information seriously. We undertake significant steps to protect our customer information including working with law enforcement agencies to prosecute offenders. Recently, however, an incident occurred that compromised the security of certain information relating to your bank account with Capital One, specifically your name, bank account number, date of birth, email address, other financial information, postal address information, Social Security number, telephone numbers and transaction history.

Please continue to review your statements (including outside of Capital One) for unauthorized activity and/or identity theft concerns.

### WHAT WE'RE DOING

We're 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 April 30, 2024. This service won't 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.

### WHAT YOU CAN DO

We've included a list of tips for protecting yourself against potential misuse of your personal information.

**SEE REVERSE SIDE FOR MORE INFORMATION**

**FOR MORE INFORMATION**

We understand how important your privacy is. If you have any questions, please don't hesitate to call us at [REDACTED]

Sincerely,

A handwritten signature in black ink that reads "Mark M Houston". The signature is written in a cursive style with a large, stylized "M" and "H".

Mark Houston  
Senior Vice President  
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** 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 [REDACTED]. 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 April 30, 2024. 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

Consistent with certain laws, we are providing you with the following information about steps that a consumer can take to protect against potential misuse of personal information.

You should remain vigilant for instances of fraud or identity theft over the next 12 to 24 months, including by regularly reviewing your account statements and monitoring credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, you should report it immediately to your financial institution(s).

**Federal Trade Commission.** You may contact the Federal Trade Commission (“FTC”) or law enforcement, including your state Attorney General, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Website, at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), call the FTC, at (877) IDTHEFT (438-4338), or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

In addition, you may obtain information from the FTC and the nationwide credit reporting agencies listed below about fraud alerts and security freezes.

**Credit Reports.** You may also periodically obtain credit reports from each nationwide credit reporting agency. Under the Fair Credit Reporting Act (“FCRA”), you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228.

You may contact the nationwide credit reporting agencies at:

Equifax (800) 685-1111 P.O. Box 740241 Atlanta, GA 30374-0241 <a href="http://www.Equifax.com/personal/credit-report-services">www.Equifax.com/personal/credit-report-services</a>	Experian (888) 397-3742 P.O. Box 9701 Allen, TX 75013 <a href="http://www.Experian.com/help">www.Experian.com/help</a>	TransUnion (800) 680-7289 Fraud Victim Assistance Division P.O. Box 2000 Chester, PA 19022 <a href="http://www.TransUnion.com/credit-help">www.TransUnion.com/credit-help</a>
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If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. For further information about your rights under the FCRA, please visit: [http://files.consumerfinance.gov/f/201410\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201410_cfpb_summary_your-rights-under-fcra.pdf).

**Fraud Alert.** You may place a fraud alert in your credit report file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors that you may be the victim of fraud and to follow certain procedures, such as contacting you before they open any new accounts or make certain changes to your existing accounts.

**Security Freeze.** You also may place a security freeze on your credit report file to restrict access to your credit report. A security freeze is designed to prevent potential creditors from accessing your credit report unless you lift the freeze. 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 will need to provide the credit reporting agency with certain identifying information, including your full name, address, date of birth, Social Security number and other personal information.

After receiving your request, each credit reporting agency will send you a confirmation letter containing a unique PIN or password that you will need in order to lift or remove the freeze. You should keep the PIN or password in a safe place. There is no charge to place, lift or remove a security freeze.

**Contact Information for Certain State Attorneys General Offices.**

**If you are a District of Columbia resident:** You may obtain information about avoiding identity theft from the FTC or the District of Columbia Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) <a href="http://consumer.ftc.gov/identity-theft-and-online-security/identity-theft">consumer.ftc.gov/identity-theft-and-online-security/identity-theft</a>	Office of the Attorney General 441 4th Street, NW Suite 1100 South Washington, DC 20001 (202) 727-3400 <a href="http://oag.dc.gov/">oag.dc.gov/</a>
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**If you are an Iowa resident:** You may report suspected incidents of identity theft to local law enforcement or you can contact the Iowa Attorney General at:

Office of the Attorney General of Iowa  
Consumer Protection Division  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, Iowa 50319-0106  
(888) 777-4590  
[iowaattorneygeneral.gov/for-consumers/file-a-consumer-complaint](http://iowaattorneygeneral.gov/for-consumers/file-a-consumer-complaint)

**If you are a Maryland resident:** You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) <a href="http://consumer.ftc.gov/identity-theft-and-online-security/identity-theft">consumer.ftc.gov/identity-theft-and-online-security/identity-theft</a>	Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 <a href="http://marylandattorneygeneral.gov/Pages/CPD/default.aspx">marylandattorneygeneral.gov/Pages/CPD/default.aspx</a>
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**If you are a Massachusetts resident:** 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.

**If you are a New York resident:** You may obtain information about security breach response and identity theft prevention and protection from the FTC or the following New York state agencies:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) <a href="http://consumer.ftc.gov/identity-theft-and-online-security/identity-theft">consumer.ftc.gov/identity-theft-and-online-security/identity-theft</a>	New York Attorney General Consumer Frauds & Protection Bureau 120 Broadway, 3rd Floor New York, NY 10271 (800) 771-7755 <a href="http://ag.ny.gov">ag.ny.gov</a>	New York Department of State Division of Consumer Protection 99 Washington Avenue Suite 650 Albany, New York 12231 (800) 697-1220 <a href="http://dos.ny.gov">dos.ny.gov</a>
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**If you are a North Carolina resident:** You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
(877) IDTHEFT (438-4338)  
[consumer.ftc.gov/identity-theft-and-online-security/identity-theft](https://consumer.ftc.gov/identity-theft-and-online-security/identity-theft)

North Carolina Department of Justice  
Attorney General Josh Stein  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
(877) 566-7226  
[ncdoj.gov](https://ncdoj.gov)

**If you are an Oregon resident:** You may report suspected incidents of identity theft to local law enforcement relating to this incident. In addition, you can contact the FTC or the Oregon Attorney General at:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
(877) IDTHEFT (438-4338)  
[consumer.ftc.gov/identity-theft-and-online-security/identity-theft](https://consumer.ftc.gov/identity-theft-and-online-security/identity-theft)

Oregon Department of Justice  
Attorney General Ellen F. Rosenblum  
1162 Court St. NE  
Salem, OR 97301  
(877) 877-9392  
[justice.oregon.gov/consumercomplaints/](https://justice.oregon.gov/consumercomplaints/)

**If you are a Rhode Island resident:** You may contact state or local law enforcement to determine whether you can file or obtain a police report relating to this incident. In addition, you can contact the Rhode Island Attorney General at:

Office of the Attorney General  
150 South Main Street  
Providence, RI 02903  
(401) 274-4400  
[riag.ri.gov/](https://riag.ri.gov/)