

23262

## NOTICE OF DATA BREACH

<Current Date>

<Name>

<Address 1>

<Address 2>

<City, State, ZIP>

Re: Your Citi Account – Security Notice

Dear XXXXX XXXX,

On behalf of the Citi Private Bank business of Citibank, N.A., we are writing to inform you about a recent incident that involved personal information about you. We take very seriously the security of personal information, and wanted to bring this to your attention and apologize.

We have no indication that your personal information has been, or is likely to be, misused.

As a precaution, we have arranged for you at your option to enroll in a credit monitoring subscription to **Experian's® IdentityWorks Credit** at no cost to you for up to 24 (twenty four) months. To activate this coverage, please call the toll-free number or visit the website, listed below and enter the redemption code. The redemption code is required for enrollment, and is unique for your use and should not be shared. You will also need to provide your Social Security number in order to enroll.

### Activate IdentityWorks Now in Three Steps:

- 1) We encourage you to enroll promptly by 1-888-833-8333. Your code may not work after this date.
- 2) Visit the **IdentityWorks** web site to enroll: <https://www.experianidworks.com/3bcredit>
- 3) Provide Your Activation Code: 1456789

Under Massachusetts law, you have the right to obtain any police report filed in regard to 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.

You may also consider contacting the credit reporting agencies directly if you wish to put in place a fraud alert or a security freeze. A fraud alert will notify any merchant checking your credit history that you may be the victim of identity theft and that the merchant should take additional measures to verify the application. Contacting any one of the three agencies will place an alert on your file at all three. A security freeze restricts all creditor access to your account but might also delay any requests you might make for new accounts. You may contact the nationwide credit reporting agencies at the following numbers to place a security freeze to restrict access to your credit report:

- Equifax: 800-349-9960; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241
- Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013
- TransUnion: 888-909-8872; [transunion.com](http://transunion.com); Fraud Victim Assistance, P.O. Box 2000, Chester, PA 19022-2000

You will need to supply your name, address, date of birth, Social Security number, and other personal information. The agencies are not permitted to charge you for placing or lifting a freeze. Each credit reporting agency will confirm your request with 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.

In addition, we recommend that you take the following steps to monitor for any potential misuse of your personal information:

- You should regularly review your account statements and monitor free credit reports. Please promptly report suspicious or unusual activity on your accounts to us.
- To report incidents of fraud and identity theft, you can contact the Federal Trade Commission (FTC) at 1-877-ID-THEFT or through their website at <http://identitytheft.gov>. You can also contact local law enforcement or your state's attorney general.
- Under federal law, you are entitled to obtain one free copy of your credit report every twelve months from each of the nationwide consumer reporting agencies. You can obtain a free copy of your credit report from each agency by calling 1-877-322-8228 or visiting [www.annualcreditreport.com](http://www.annualcreditreport.com). We recommend that you periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you may request that the credit reporting agency delete that information from your credit report file.

If you have questions or concerns about this, or if we can be of further assistance to you, please do not hesitate to call us toll free at [phone number].

Sincerely,

[Contact]

### **IMPORTANT CONTACT INFORMATION**

You may obtain information about avoiding identity theft from the FTC. The FTC can be reached at:

Federal Trade Commission  
1-877-ID-THEFT (1-877-438-4338)  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20850  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

## ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive Identity Restoration support.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you would like to discuss Experian Restoration support, please reach out to an Experian agent at the Experian number noted in this letter. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent may be available to work with you. Please note that this Identity Restoration support is available to you for a limited time from the date of this letter. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this Experian site.

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.

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\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.