

**NOTICE OF SECURITY INCIDENT**

February 23, 2022

Re: Your Citibank Account – Security Notice

Dear

On behalf of Citi Cards, we are writing to inform you about a recent incident that involved personal information about you.

WHAT HAPPENED

We recently discovered an incident involving unauthorized access to your personal information.

We take the security of your personal information very seriously and wanted to bring this to your attention. We also wanted to apologize for any inconvenience this may cause you.

WHAT INFORMATION WAS INVOLVED

Through our investigation, we have determined that the personal information involved in the incident may have included your Customer name, address, e-mail address, social security number, phone number, account/card number, security word, CVV code, user-name, expiration date, email address, and balance/credit limit information.

WHAT WE ARE DOING

All fraudulent transactions resulting from this incident have been reversed. In addition, we closed your account and reissued you a card with a new account number. Further, we initiated an investigation as soon as we learned of these issues to assess and remediate the incident and limit its effect on you. We continue to use ongoing measures to protect your account and personal information.

WHAT YOU CAN DO

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.
- 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. 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.

- 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; P.O. Box 740241, Atlanta, GA 30374-0241
 - Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9554, Allen, TX 75013
 - TransUnion: 888-909-8872; 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.

- 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 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.

OTHER IMPORTANT INFORMATION

As a precaution, we have arranged for you at your option to enroll in a credit monitoring subscription to Experian® IdentityWorks at no cost to you for up to twenty-four (24) 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 to enroll.

Activate [credit monitoring service] in Three Steps:

1. Ensure that you enroll by May 23, 2022 (Your code will not work after this date).
2. Web Site: Visit the: <https://www.experianidworks.com/3bplus>
3. Provide your

If you have questions or need an alternative to enrolling online, please call 1-877-441-6943 and provide engagement number B0267651

FOR MORE INFORMATION.

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 at 800-950-5114.

Sincerely,

Your Citi Team

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

IF YOU ARE A MARYLAND RESIDENT: You may also obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

IF YOU ARE A NORTH CAROLINA RESIDENT: You may also obtain information about preventing identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice
Attorney General Roy Cooper
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.com>

IF YOU ARE A NEW YORK RESIDENT: You may also obtain information about preventing identity theft from the New York Department of State's Division of Consumer Protection. This office can be reached at:

New York State Division of Consumer Protection
123 William Street
New York, NY 10038-3804
1 (800) 697-1220
<http://www.dos.ny.gov/consumerprotection>
One Commerce Plaza
99 Washington Ave.
Albany, NY 12231-0001

IF YOU ARE A DISTRICT OF COLUMBIA RESIDENT: You may also obtain information about preventing identity theft from the D.C. Attorney General's Office. This office can be reached at:

Office of Consumer Protection
441 4th Street, NW
Washington, DC 20001
(202) 442-9828
<https://oag.dc.gov/consumer-protection>