

«FIRST\_NAME» «LAST\_NAME»  
«ADDRESS\_LINE\_1»  
«ADDRESS\_LINE\_2»  
«CITY» «STATE», «ZIP»

**Important Information Regarding a Data Security Incident and Your Personal Information -  
Please Read This Entire Letter**

Dear «FIRST\_NAME»,

We're «Bank» Bank and we manage your «BRAND» credit card account.

**We're writing to inform you of a data security incident which may have exposed your personal information.**

We value all of our customers, respect the privacy of their information and sincerely apologize for any inconvenience. This letter contains information about what happened, actions we have taken to prevent a reoccurrence and steps you can take to protect your information. Please read this letter in its entirety.

**What happened?**

On December 18, 2022, we discovered that information enabling account rewards redemption of some cardholders was potentially compromised. We quickly began a thorough investigation to determine the impact, and took immediate steps to ensure that the cause of the compromise was resolved. **On December 22, 2022, we completed the initial phase of the investigation and determined that you may have been among the affected cardholders.** At this time, we have no reports that anyone's personal information has been exposed externally as a result of this incident.

**What information was involved?**

The following information may have been accessed: your «BRAND» account number, your name, phone number, account balance, rewards points balance, available credit, and account status.

**Your new «BRAND» credit card is on the way.**

You may have recently received a phone call from us to let you know that we identified suspicious activity on your account regarding rewards redemption. **In an abundance of caution, we have reported your card lost/stolen to protect your personal information.** If you have not received a new card, one is on the way.

**What you can do.**

**We urge you to remain vigilant and promptly report any suspected identity theft on your «BRAND» credit card account to us immediately by calling us at [REDACTED].** Additionally, you may i) file a police report with your local police department, i) request a security freeze at no cost to you with the credit bureaus listed below, . We have also arranged for you to enroll in a complimentary one-year membership of Experian's® IdentityWorks<sup>SM</sup>. For your information, and for reporting purposes, below are the names and addresses of the major credit bureaus who may have your credit information:

Equifax  
PO Box 740241  
Atlanta, GA 30374  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
PO Box 4500  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
PO Box 2000  
Chester, PA 19016  
877-322-8228  
[www.transunion.com](http://www.transunion.com)

Additionally, you can obtain information about preventing identity theft from the following office:

Federal Trade Commission  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
877-438-4338  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

#### **What we are doing to protect your information:**

To help protect your identity, we are offering a complimentary 24-month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: March 30, 2023** (Your code will not work after this **date**.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: «Experian\_Code»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by **March 30, 2023**. Be prepared to provide engagement number B083078 as proof of eligibility for the identity restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

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

You can contact Experian **immediately** regarding any fraud issues, 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:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.

- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. 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 site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at [\[insert company phone number\]](#).

Sincerely,

[\[Signed by appropriate executive - president, CEO or VP HR\]](#)

\* 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.