

**NOTICE OF SECURITY INCIDENT**

<Current Date>

<Name>

<Address 1>

<Address 2>

<City, [MA] State, ZIP>

Re: Your Citibank Account – Security Notice

Dear [Name],

On behalf of Citibank N.A. (“Citi”), we are writing to inform you about additional considerations concerning a prior incident that involved personal information about you.

**WHAT HAPPENED**

As you may know, from our prior communication concerning the canceled debit card for your account, we are writing to further inform you of additional considerations regarding your canceled card and personal information.

We greatly appreciate your working with us and apologize for any inconvenience. In addition to our prior account adjustment and our further review - as a measure of caution, **we have arranged for you, at your option, to enroll in a credit monitoring service described below.**

**WHAT INFORMATION WAS INVOLVED**

Through our investigation, we have determined that the personal information involved in the incident potentially included your name, address, date of birth, telephone and account numbers, your canceled debit card number, expiration date and CVV (Card Validation Value) as well as other information that we may use to help us identify you when you contact us, such as your Social Security number.

**WHAT WE ARE DOING**

We take very seriously the security of personal information. We initiated an investigation as soon as we learned of these issues to assess and remediate the incident and limit its effect on you. As you know, your former debit card was cancelled, and a new card was issued to you. We continue to use ongoing measures to protect your account and personal information. We again apologize for any inconvenience. As noted, we have arranged for you, at your option, to enroll in a credit monitoring service described below.

**WHAT YOU CAN DO**

In order for you to be able to help better protect yourself from misuse of information disclosed in this event, we have arranged for you at your option to enroll in a subscription to **Experian® IdentityWorks™** at no cost to you for up to twenty-four (24) months. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on identification and resolution of identity theft.

**Activate IdentityWorks Now in Three Steps**

- 1.) We encourage you to enroll promptly and by [ **date** ] (Your code may not work after this date. If your code does not work after this date, contact us.)
- 2.) Web Site: Visit the **IdentityWorks** Web site to enroll: <https://www.experianidworks.com/3bplus>
- 3.) Provide Your Activation Code: <insert **activation code**>

We also 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.
- Also, if you shared your password(s) or other authentication information with the former representative to access an account or service, you should also change your password or such information on any other account or service where you use that same password or information.
- 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.
- 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 105788, Atlanta, GA 30348-5788
  - Experian: 1-888-EXPERIAN (397-3742); [experian.com/freeze](http://experian.com/freeze); 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.

- 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.

#### **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 [*contact information* **INSERT TOLL FREE NUMBER** & *other contact info as needed*].

Sincerely,

## 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)

*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](http://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 AN RHODE ISLAND RESIDENT:* You may also obtain information about preventing identity theft from the Rhode Island Attorney General's Office. This office can be reached at:

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

*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>