

Citi Logo

Date

Customer Name

Address

City, State

Re: Your [product type] credit card ending in XXXX

Dear Customer [or insert name]:

We recently discovered that there was unauthorized access to Citi's Account Online. Some of your credit card information such as your name, your credit card account number, and personal contact information including your email address was viewed. Your social security number, your date of birth, your card expiration date, and your card security code (CVV) were not viewed. We have implemented enhancements to our system to protect against similar incidents.

- You should remain vigilant during the next 12 to 24 months by monitoring your account activity and reviewing your monthly billing statements. Promptly report suspected identity theft or fraud to us at the number on the back of your card. Citi also offers free personalized identity theft solutions to assist Citi customers in taking appropriate steps if they believe they are a victim of identity theft.
- To learn more about protecting yourself from identity theft and to report incidents of identity theft, you may contact the Federal Trade Commission (at the address on the following page), or your local law enforcement agency or your state Attorney General's Office.
- You have the right to place a fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three consumer reporting agencies at the addresses on the following page.
- Under Federal law, you are entitled to obtain one free copy of your credit report every 12 months from each of the three major consumer reporting agencies. We recommend that you do so, and have information relating to fraudulent transactions deleted. You can obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: [www.annualcreditreport.com](http://www.annualcreditreport.com).

Citi has implemented enhanced procedures to prevent a recurrence of this type of incident. We apologize for any inconvenience this may have caused. If we can be of further assistance to you, please do not hesitate to call us toll free at \_\_\_\_\_.

Sincerely,

---

Matthew Jenkins  
Director of Operations

---

IMPORTANT CONTACT INFORMATION

Consumer Reporting Agencies contact information

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

Equifax  
(877) 478-7625  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
(800) 680-7289  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

Federal Trade Commission contact information

**Federal Trade Commission**  
1-877-ID-THEFT (1-877-438-4338)  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or [www.ftc.gov/credit](http://www.ftc.gov/credit)