



P.O. Box 30285
Salt Lake City, UT 84130-0285

September 21, 2017



Re: Case No. DSE 42567706

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Dear

We recently detected suspicious activity related to your Capital One® online credentials.

As you may have seen in the news, fraudsters have stolen usernames and passwords from popular company websites in hopes that those passwords will work elsewhere, like online access to your bank account.

As we have discussed with you recently, someone made or attempted to make unauthorized transactions on your Capital One account(s) by signing in with your username and password, which we believe were stolen from one of these websites. This is a follow-up letter to provide you with notice of what happened and ensure all of your questions have been addressed.

We believe that <AdhocVar2>, the fraudster had access to your Capital One account information, which may include your name, address, full or partial account number and transaction history. While our investigation is ongoing and we may uncover additional facts, we wanted to communicate with you about this issue so you can take steps to protect yourself. Please be assured that you are protected by our fraud policies and you are not responsible for any fraud on your account(s).

We are taking a number of steps for your protection:

1. We recently locked online access to your account(s). If you haven't already done so, you'll be prompted to reset your password the next time you sign in. Please make sure your new password is unique to your Capital One account(s).
2. We'll continue monitoring your account(s) for suspicious activity. As always, you are protected by our fraud policies and you are not responsible for any fraud on your account(s).
3. **We're providing two years of free credit monitoring and identity protection with TransUnion's credit monitoring service. Simply sign up for this service by 11-30-2017.** Please read the enclosed tips on how to get started.

We've included a list of tips for protecting yourself against potential misuse of your personal information. For more information or if you have any questions, please don't hesitate to call us at 1-844-445-8817. We have customer service representatives available every day, 8 a.m.–8 p.m. ET.

Sincerely,

Celie Niehaus
Chief Privacy Officer
Capital One

TIPS FOR SAFEGUARDING YOUR PERSONAL INFORMATION

1. We've arranged for you to enroll, for free, in an online three-bureau credit monitoring service (My TransUnion Monitoring) for two years. To enroll, go to www.transunionmonitoring.com and enter this unique 12-letter Activation Code: [REDACTED]. Follow the simple three steps to receive your credit monitoring service online within minutes.
 - If you do not have access to the Internet, you may enroll in a similar offline paper-based three-bureau credit monitoring service. Call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**, and when prompted, enter the following 6-digit telephone pass code: [REDACTED]
 - **You can sign up for the online or offline credit monitoring service anytime between now and 11-30-2017.** Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number.
 - Once you're enrolled, you'll receive the following benefits at no cost to you:
 1. Two years of unlimited access to your TransUnion credit report and credit score.
 2. Daily monitoring of your TransUnion, Experian and Equifax credit reports.
 3. Alerts of potential fraud indicators across all three of your credit reports. Alerts include new inquiries, new accounts, new public records, late payments, change of address and more.
 4. Up to \$1 million in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)
2. Use a different password for every online account, guard your passwords and change them regularly.
3. Monitor your Capital One account(s) carefully for incidents of fraud and identity theft over the next 12–24 months and consider signing up for alerts online or through our Capital One Mobile app or Wallet app. These account alerts are a great way to monitor your account(s) for any unauthorized activity.
4. For added protection, turn on SwiftIDSM through your Capital One Mobile app. SwiftID, currently available on iPhones, uses your smartphone to confirm that it's really you when Capital One needs to verify who is accessing your account(s).
5. If you discover any suspicious or unusual activity on your account(s) or suspect identity theft or fraud, report it immediately to us.
6. Monitor free credit reports. You can request and review credit reports from each nationwide credit reporting company noted below.
 - Once you receive your reports, review them for suspicious activity, such as inquiries from companies you did not contact, accounts you did not open, and debts that you did not authorize.
 - Verify the accuracy of your Social Security number, address(es), complete name and employer(s).
 - Notify the credit bureaus if any information is incorrect.

To obtain a free copy of your credit report each year from the nationwide credit reporting companies, simply visit <https://www.annualcreditreport.com/index.action>, call **1-877-322-8228**, or complete the Annual Credit Report Request Form, which can be found at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf> and mail it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Additionally, you can call the toll-free fraud number of any one of the three nationwide credit reporting companies and place an initial fraud alert on your credit report. An initial fraud alert stays on your credit report for 90 days and acts as an alert to potential lenders to verify your identity.

Equifax
Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374
1-800-525-6285
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp

Experian
P.O. Box 9554
Allen, TX 75013
1-888-EXPERIAN (397-3742)
<https://www.experian.com/fraud/center.html>

TransUnion
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289
<http://www.transunion.com/fraud-victim-resource/place-fraud-alert>

7. Special note for minors whose information was involved in this incident: The services referred to above may not be available to minors. To check if your child may be a victim of identity theft, you can use TransUnion's secure online form at www.transunion.com/childidentitytheft. TransUnion will then check their database for a credit file with your child's Social Security number. After TransUnion's search is complete, they will respond to you at the email address you provide.
8. If you would like more information about precautions against identity theft, fraud alerts, security freezes or to report incidents of identity theft, you may contact the FTC or law enforcement. You may contact the FTC by visiting www.ftc.gov/idtheft, calling their hotline at 1 877 ID THEFT (438 4338) or writing them at:

Federal Trade Commission Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580



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As you may have seen in the news, fraudsters have stolen usernames and passwords from popular company websites in hopes that those passwords will work elsewhere, like online access to your bank account.

Based on one of our regular reviews of your account(s) for fraud, we suspect that someone successfully logged in to your account(s) using your username and password, which we believe was stolen from one of these websites. So far, we have not found any evidence of unauthorized transactions on your Capital One account(s) but wanted to let you know about this situation as soon as possible.


We believe that <AdhocVar2>, the fraudster had access to your Capital One account information, which may include your name, address, full or partial account number and transaction history. While our investigation is ongoing and we may uncover additional facts, we wanted to communicate with you about this issue so you can take steps to protect yourself. Please be assured that you are protected by our fraud policies and you are not responsible for any fraud on your account(s).

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We've included a list of tips for protecting yourself against potential misuse of your personal information. For more information, or if you have any questions, please don't hesitate to call us at 1-844-445-8818. We have customer service representatives available every day, 8 a.m.-8 p.m. ET.

Sincerely,

A handwritten signature in black ink, appearing to read 'Celie Niehaus', with a stylized flourish at the end.

Celie Niehaus
Chief Privacy Officer
Capital One

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4. For added protection, turn on SwiftIDSM through your Capital One Mobile app. SwiftID, currently available on iPhones, uses your smartphone to confirm that it's really you when Capital One needs to verify who is accessing your account(s).
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P.O. Box 105281
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**Equifax
Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374
1-800-525-6285
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp**

**Experian
P.O. Box 9554
Allen, TX 75013
1-888-EXPERIAN (397-3742)
<https://www.experian.com/fraud/center.html>**

**TransUnion
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289
<http://www.transunion.com/fraud-victim-resource/place-fraud-alert>**

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**Federal Trade Commission Consumer Response Center
600 Pennsylvania Avenue, N.W.
Washington, D.C. 20580**