



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

January 7, 2019

<Name>
<Address Line 1>
<Address Line 2>

Re: Account ending in <Acct Last 4>
Case No. DSE DSE 150660

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT.

Dear <Name>,

We're writing to let you know that your personal information may have been compromised. On <Date> a former employee at a Capital One service provider, while still working on Capital One matters, accessed your account information potentially for illicit purposes. We know how unsettling this news can be and want you to know that this person is no longer with the company.

Please keep an eye out for unauthorized transactions and identify theft (including outside of Capital One) because the former employee saw your account information which included name, address, telephone number, date of birth, transaction history, account number, and Social Security number. We are taking other steps to prevent this kind of event in the future.

We've enclosed some fraud prevention tools and tips and a credit monitoring offer. **To help you identify potential identity theft, we'll pay for two years of TransUnion's credit monitoring service. You can sign up for this free service until March 31, 2019.** This service will not auto-renew and you'll have the choice if you'd like to keep it after two years. Please read the enclosed tips for how to set it up.

We understand how important your privacy is. If you have any questions, please don't hesitate to call us at 1-888-372-8305. We're available Monday through Friday 8AM - 5PM EST.

Sincerely,

Raegan Morris
Vice President, Operation

TIPS FOR SAFEGUARDING YOUR PERSONAL INFORMATION:

1. As noted above, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (myTrueIdentity) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.
 - To enroll in this service, go to the myTrueIdentity website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code **XXXXXXXXXXXX** and follow the three steps to receive your credit monitoring service online within minutes.
 - If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code **XXXXXX** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.
 - Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)
 - You can sign up for the online or offline credit monitoring service anytime between now and **March 31, 2019**. 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, Experian or Equifax, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.
2. Review all your account statements thoroughly and promptly.
 - You should report any incidents of suspected identity theft to the relevant financial services provider and/or to local law enforcement.
3. Remain vigilant over the next 12 to 24 months.
4. Request and review credit reports from each nationwide credit bureau 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 on your accounts 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 in order to have it corrected or deleted.

To obtain free credit reports, 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

For more information on getting your credit reports free once a year or buying additional reports, please visit <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>.

Additionally, you can call the toll-free fraud number of any one of the three nationwide credit bureaus and place an **initial fraud alert** on your credit report.

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

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

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

An initial fraud alert stays on your credit report for 90 days and acts as an alert to potential lenders.

5. **Special note for minors affected by this incident:** The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at www.transunion.com/childidentitytheft to submit your information so TransUnion can 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. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.

If you would like more information about precautions against identity theft, fraud alerts, security freezes, or if you suspect that your information has been misused, visit the Federal Trade Commission's web site at www.ftc.gov/idtheft, call their hot line at **1-877-ID-THEFT (438-4338)** or write to the Federal Trade Commission at:

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