



Capital One, N.A.
265 Broadhollow Rd.
Melville, NY 11747

capitalone.com

January 10, 2018

Important Information about your account.

Re: Case No. DSE 46645456

Dear [REDACTED]:

We're writing to let you know that the privacy of your Capital One 360 account information may have been compromised. We discovered that after you initiated a request to have a customer added to your account, we unintentionally gave that customer the ability to view the account online even though you subsequently declined the request that had been initiated. This person would have been able to view your account online between [REDACTED], which included information such as your account number, routing number, balance, transaction details and interest rate. We have since removed this person's ability to review the account online. While they could have viewed your account information, they did not have the ability to make any changes or request financial transactions. Please be assured that you are protected by our fraud policies and you are not responsible for any fraud on your account(s).

We know how unsettling this news can be and want you to know that this person did not have the ability to make any changes or request financial transactions. We have determined the root cause of this problem and have taken appropriate steps to prevent it from happening in the future.

While we do not see any suspicious account transactions related to this, please keep an eye out for unauthorized transactions (including outside of Capital One®) because the person could have seen your account information, such as your account number and transaction history.

We've enclosed some fraud prevention tools and tips and a credit monitoring offer. **To help you stay on top of your account and any potential identity theft, we'll pay for two years of TransUnion's credit monitoring service. You can sign up for this free service anytime until [REDACTED].** This service will not auto-renew and you can choose if you'd like to keep it after two years. Please read the enclosed tips on 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 [REDACTED]. We have customer service representatives available every day, 8 a.m.- 11 p.m. ET.

Sincerely,

George Abbott
Vice President of Product
Capital One

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 (My TransUnion Monitoring) 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 TransUnion Monitoring website at www.transunionmonitoring.com and in the space referenced as "Activation Code", enter the following unique 12-letter Activation Code [REDACTED] and follow the simple three steps to receive your credit monitoring service online within minutes.
 - If you do not have access to the Internet, as an alternative, you may enroll in a similar offline paper based three-bureau credit monitoring service, via U.S. Mail delivery, by calling 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 [REDACTED].** 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 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 up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)
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 twelve to twenty-four 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)
<http://www.experian.com/fraud>

TransUnion
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289
<http://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