

April 11, 2017

<Client Name>
<Address Line 1>
<Address Line 2>
<City, State Zip>

Re: Your Citi credit card account number ending in <Last 4 digits of Account Number>

Dear <Client Name>,

On approximately March 27, 2017, we determined that a Citi employee, when selecting a list of addresses to whom to send a legitimate email, accidentally included an external email address with a similar name. The email included your name, address and account number. Upon learning of this incident, we subsequently closed your account and reissued a new credit card. The unintended recipient advised Citi that she had deleted the email without opening it. Based on our investigation, we believe there is little risk of misuse of your personal information.

We apologize for any inconvenience this incident may have caused. We take very seriously the security of personal information. Please be assured that you are not liable for any unauthorized use of your account.

As a precaution, based on the remote chance that your information would be misused, we have arranged for you at your option to enroll in a credit monitoring service at no cost to you for at least the next 12 months. To activate this coverage, please call the toll-free number or visit the website listed below and enter the redemption code. The redemption code is required for enrollment, and you will also need to provide your Social Security number. If you have questions or concerns about this, please call us.

For credit monitoring service coverage:
Toll-Free: 1-800-480-5830
Web Site: www.itacsentinel.com/alert
Redemption Code: <insert redemption code>

We recommend that you take the following steps to monitor for any potential misuse of your personal information:

- 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 state Attorney General.

- You have the right to place a fraud alert on your credit file. A fraud alert lets creditors know to follow certain procedures to protect you before opening new accounts. However, it also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three nationwide consumer reporting agencies at the addresses below.
- Under Federal law, you are entitled to obtain one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. In addition, you may have any information contained in your credit report that resulted from fraud 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.

We apologize for any inconvenience this incident may have caused. The security of your information is our priority. If we can be of further assistance to you, please do not hesitate to call us toll free at 1-800-950-5114.

Sincerely,

Director of Operations

IMPORTANT CONTACT INFORMATION

Consumer Reporting Agencies contact information:

Experian
1-888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
1-877-478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
1-800-680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
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 20850
www.consumer.gov/idtheft