



STATE OF NH
DEPT OF JUSTICE

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January 27, 2015

Citibank, N.A.
P.O. Box 6000
Sioux Falls, SD 57117-6000

Joseph Foster
Attorney General
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Mr. Foster:

On behalf of Citibank, N.A. ("Citi"), I am writing to inform you about an event that took place on December 4, 2014 in which limited personal information maintained by Citi relating to one New Hampshire resident was improperly accessed by a Citibank employee. As a result of our investigation, this person is no longer working at Citibank.

Specifically, on December 16, 2014, we detected possible fraudulent activity and commenced an investigation. We discovered that the employee had authorized access to customer account records and used that access to make a fraudulent purchase in the customer's name. We determined that the personal information exposed to the employee was the customer's name, address, telephone number, account number, social security number, and date of birth. We have closed the account due to this unauthorized activity and have issued a replacement card to the impacted customer.

We have notified the impacted customer of this incident. Attached is a sample of the letter that we are providing to the New Hampshire resident.

Please do not hesitate to contact me at [REDACTED] if you have any questions or concerns.

Sincerely,

Attachment

<Current Date>

<Client Name>

<Address Line 1>

<Address Line 2>

<City, State Zip>

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

Dear <Client Name>,

On <Date> you were contacted by our Customer Service unit regarding an unauthorized transaction that appeared on your credit card account. As a precaution, we closed your account and set up a new account and sent you a replacement card. Based on our investigation, we determined that your account was misused by an employee of Citibank. This employee is no longer employed at Citibank. The employee had access to your personal information, which included your name, address, account number, telephone number, Social Security number, and date of birth.

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.

We recommend that you closely review the information provided in this letter for some steps that you may take to protect yourself against any potential misuse of your personal information.

As a precaution, we have arranged for you at your option to enroll in a credit monitoring subscription to Identity Guard® 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.

For credit monitoring service coverage:

Toll-Free: 1-800-XXX-XXXX

Web Site: www.identityguard.com/enroll

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 for incidents of fraud and identity theft, including by regularly reviewing your account statements and monitoring free credit reports. 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 fraud and identity theft, you may call or write to the Federal Trade Commission (at the contact information on the following page), or your local law enforcement agency or state Attorney General.
- To protect your credit information, you may place a fraud alert on your credit report file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts on your credit report file. A fraud alert can make it more difficult for someone to get credit in your name because it lets creditors know to follow certain procedures to protect you before opening new accounts. However, it also may delay your ability to obtain credit.
- In addition, you may also contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization. You may obtain additional information from the Federal Trade Commission and the consumer reporting agencies about fraud alerts and security freezes.
- 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, contacting online at www.annualcreditreport.com, or writing to the addresses found on the page titled "Important Contact Information".

If you have questions or concerns about this, or if we can be of further assistance to you, please do not hesitate to call us toll free at 1-800-950-5114.

Sincerely,

Matthew Jenkins
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

IF YOU ARE AN IOWA RESIDENT: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowa.gov/government/ag

IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

North Carolina Department of Justice
Attorney General Roy Cooper
9001 Mail Service Center
Raleigh, NC 27699-9001
(877) 566-7226
<http://www.ncdoj.com>