

March 13, 2012

Michael A. Delaney
Attorney General
New Hampshire Department of Justice
33 Capitol Street
Concord, NH 03301

Mr. Delaney:

We are writing to inform you that we believe an unauthorized third party used information illegally obtained from a source other than Citi to access information maintained by Citi relating to three (3) New Hampshire residents.

It appears that an unauthorized third party logged onto our credit card online account access system (Citi Account Online) for three (3) New Hampshire residents using the illegally obtained User IDs and passwords. The third party may have viewed customer names, addresses and email addresses, account numbers and potentially transaction information. However, the third party did not view customers' Social Security numbers, dates of birth, card expiration dates, or card security codes (CVV). As a result, we closed the accounts, provided the customers with replacement cards, disabled the User IDs and passwords, and required the customers to reregister on Account Online.

We mailed the attached notice regarding this incident to three (3) New Hampshire residents on March 13.

Sincerely,

Jeffrey D. Gednalske
Associate General Counsel
Citibank, N.A.

Attachment

March 13, 2012

«expName»
«ADDRESS1»
«ADDRESS2»
«ADDRESS3»
«ZIP»

Re: Your Citi credit card ending in «ACCTNUM»

Dear «expName»:

We recently closed your account and sent you a replacement card as a result of a compromise of your account. We believe a third party obtained a User ID and password used by you from a person or company other than Citi. We believe this third party illegally used this information to access your information on Account Online, our credit card online account access system.

If you have used the same User ID and password on other websites, we encourage you to reset those User IDs and passwords and establish unique User IDs and passwords for each website.

The third party may have viewed your name, address and email address, account number, and potentially some of your transaction history on Account Online. However, the third party did not view your Social Security number, date of birth, card expiration date, or card security code (CVV). We have disabled your User ID and password on Account Online to prevent additional unauthorized access. After you activate your new card, if you have not already done so, please visit Account Online to set up a new User ID and password.

In addition, 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 Number: 866-294-2236

Website: www.itacsentinel.com/alert

Redemption Code: XXXXXXXXXXXXX

- * 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.

<<expName>>

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- * 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 the number on the back of your card.

Sincerely,

Matthew Jenkins
Director of Operations

IMPORTANT CONTACT INFORMATION

Consumer Reporting Agencies contact information

Experian	Equifax	TransUnion
(888) 397-3742	(877) 478-7625	(800) 680-7289
P.O. Box 9532	P.O. Box 740241	P.O. Box 6790
Allen, TX 75013	Atlanta, GA 30374-0241	Fullerton, CA 92834-6790
www.experian.com	www.equifax.com	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 20580
www.consumer.gov/idtheft

FEDERAL REGULATIONS REQUIRE THE STATEMENT PRINTED ON THE REVERSE SIDE
SL/cINDY