



June 26, 2013

Citibank, N.A.
Office of the General Counsel

701 East 60th Street, North
P.O. Box 6034
Sioux Falls, SD 57117-6034

Tel: 605-331-1567
Fax: 605-330-6745

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

Mr. Delaney:

Based on a review of our records, we have been unable to confirm that Citibank, N.A. ("Citi") notified your office of an instance in which former Citi employees used customer credit card numbers to make unauthorized charges on the accounts, and regarding which we previously notified one New Hampshire customer. Specifically, in June 2010, a Citi employee used a New Hampshire customer's Citi credit card number to make an unauthorized charge on the account.

In June 2010, we:

- (1) Contacted the customer by phone;
- (2) Closed the credit card account;
- (3) Reversed any unauthorized charge;
- (4) Established a new account and issued a replacement credit card; and
- (5) Terminated the employee.

Because we have been unable to confirm that we notified your office regarding this matter, we wanted to take the opportunity to do so now. We also could not locate any formal notice to our customer; therefore, our customer either has or will soon receive a notice by letter. A copy of the letter is attached.

Sincerely,

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

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>,

Our records reflect that in <Month/Year>, we spoke with you regarding suspicious activity on your credit card account. As a precaution, we closed that account and opened a new credit card account.

We want to make sure that you have not experienced any other issues with your new account. And, as always, you should remain diligent in reviewing your credit card account transactions. .

In addition, as a customer service measure, 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. 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