



November 13, 2013.

Citibank, N.A.  
Office of the General Counsel

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

Mr. Delaney:

On behalf of Citibank, N.A. ("Citi"), I am writing to inform you about a series of incidents that took place from June 17<sup>th</sup> and June 25<sup>th</sup> of 2013 in which limited personal information maintained by Citi relating to two New Hampshire residents was improperly accessed by an employee of a contractor. As a result of our investigation, this employee is no longer working with Citi.

Specifically, we discovered that the contractor's employee had authorized access to a rewards point system and used that access to improperly redeem rewards points that had been accumulated by these residents. The points related to a customer rewards program that Citi manages. We determined that the personal information exposed to the employee was the customers' names, addresses, e-mail addresses, telephone numbers and ThankYou® Rewards account numbers, but did not include their social security numbers, dates of birth, or credit card account numbers, passwords or security codes. We have reviewed the accounts for unauthorized rewards points redemptions, and have reinstated any points that were lost as a result of these unauthorized acts.

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

Please do not hesitate to contact me at 605-331-7218 if you have any questions or concerns.

Sincerely,

David Zimbeck  
Associate General Counsel  
Citibank, N.A.

Attachment

<Current Date>

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

Re: Your ThankYou® Rewards Account

Dear <Client Name>,

On <Date, 2013>, we <attempted to contact / contacted> you about unauthorized points redemption from your ThankYou® Rewards account. As a precaution, we blocked the account and restored any lost points. Based on our investigation, we determined that your account was misused by an employee of a Citibank contractor. As a result, this employee is no longer working with Citibank. The employee had access to your personal information, which included your name, address, e-mail address, telephone number, and ThankYou® Rewards account number. However, we also determined the employee's actions were limited to your ThankYou® Rewards account and its points balance.

We apologize for any inconvenience this incident may have caused. We take very seriously the security of your personal information. Please be assured that your points balance was restored and that you should be able to redeem your points.

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 service provided by Identity Theft Victim Assistance Center® 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: 1-800-480-5830  
Web Site: [www.itacsentinel.com/alert](http://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 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](http://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  
[www.experian.com](http://www.experian.com)

Equifax  
1-877-478-7625  
P.O. Box 740241  
[www.equifax.com](http://www.equifax.com)

TransUnion  
1-800-680-7289  
P.O. Box 6790  
[www.transunion.com](http://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](http://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](http://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](http://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>