

American Express Company

200 Vesey Street

New York, NY 10285-0106

Date:

Name

Address

City, State, Zip Code

American Express® Card Account ending in: XXXXX

Dear [Name],

We are strongly committed to the security of our Cardmembers' information and strive to let you know about security concerns as soon as possible. We were recently made aware that your American Express Card information was recovered during an investigation by law enforcement and/or American Express.

At this time, we believe the recovered data included your American Express Card account number, your name, the expiration date on your card and your Social Security number. Importantly, our systems have not detected any unauthorized activity on your Card account related to this incident.

Beyond the standard measures we take for fraud protection, we have placed additional fraud monitoring on your Card, and will contact you if we suspect any unusual activity. You are not liable for any fraudulent charges on your account. In addition to the fraud protection actions we are taking on your behalf, you can take the following precautionary steps to further protect yourself from the risks of fraud and identity theft.

- **Review your account statements** - As always, we recommend that you review your statements carefully and otherwise remain vigilant over the next 12 to 24 months. We will also continue to monitor your accounts for unusual activity. If you notice any suspicious activity on your American Express Card account or suspect identity theft, notify us immediately by calling **1-855-693-2213**.
- To help protect your identity, we have arranged for you to enroll in a complimentary one-year membership of Experian's ProtectMyID™ Elite. This product helps detect possible misuse of your personal

information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps:

1. VISIT the **ProtectMyID Web Site**: <http://www.protectmyid.com/subscribe> or call **1-877-441-6943** to enroll
 2. PROVIDE **Your Activation Code**: is located in the bottom right hand corner of this page
 3. NEED Your **Social Security number** and current **U.S. Address** to enroll.
-
- Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Surveillance Alerts™ from ProtectMyID on any key changes in your credit report, a change of address, or if an Internet Scan detects that your information may have been found in an online forum where compromised credentials are traded or sold. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.
 - **Sign up to receive free alerts about unusual account activity** - You can sign up to receive alerts from us by email or on your mobile device by visiting www.americanexpress.com/alerts.
 - **Identity Theft Assistance** - We offer this free benefit to all American Express Cardmembers. You can call 24 hours a day, seven days a week for tips and advice on how to protect yourself against identity theft. For more information about Identity Theft Assistance, call us at **1-800-297-7672**, or visit www.americanexpress.com/idtheftassistance.
 - **Contact the Federal Trade Commission (FTC)** - The FTC provides useful information about identity theft and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); by mail, Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580; or online at www.ftc.gov/bcp/edu/microsites/idtheft/. You may also wish to consult a copy of the Commission's publication, "Take Charge: Fighting Back Against Identity Theft."
 - **Review your credit reports** - To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com. Once you receive your credit reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security number, address(es), complete name and employer(s) information. If any information is incorrect, please notify the major credit bureaus directly. Below, we have listed their contact information for you.
 - **Contact the major credit bureaus** - Along with the FTC, credit bureaus may have useful information about protecting your credit, including information on fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft.
 - A fraud alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires the business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name.
 - A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a security freeze may delay your ability to obtain credit.

Contact information for the major credit bureaus is below:

Equifax:
Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374
1-888-766-0008
www.equifax.com

Experian:
Credit Fraud Center
P.O. Box 1017
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion:
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834
1-800-916-8800
www.transunion.com

- **Report fraud by contacting the major credit bureaus directly at:**

Equifax:
1-800-525-6285
www.equifax.com

Experian:
1-888-397-3742
www.experian.com

TransUnion:
1-800-680-7289
www.transunion.com

- **File a police report** - If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime.
- **Keep a record of your contacts** - Start a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

Protecting the privacy of your account information is important to us, and we hope that you find this letter helpful. You may receive additional letters if more than one of your accounts was impacted.

If you have questions, please call **1-855-693-2213**, and an American Express customer care professional will be happy to assist you.

Sincerely,

Stefanie Wulwick
Privacy Officer, U.S. Banks
American Express Company