

CITI
PO Box 140969
Irving, TX 75014

Date

Bar Code
Consumer Name
Consumer Address
Consumer City, State, Zip Code

Dear

This letter is to inform you of a matter involving your personal information. You are receiving this letter because you are currently, or were previously, a party in a bankruptcy proceeding involving a loan from Citi. Citi filed legal documents in court related to that loan in which certain personally identifiable information was, pursuant to court rules, intended to be concealed from the publicly available versions of the documents to prevent access to that information by members of the public who search electronic court records.

Citi discovered that, because of limitations in the electronic methodology or an imperfect manual process used to conceal such personal information, the information could be exposed and read by a person who accessed court records. Citi is not aware of any instances in which this actually happened, or where this personal information was misused, and we believe the risk of unauthorized access or misuse for identity theft or other harmful purposes is low. However, Citi is taking steps to reduce this potential exposure by permanently restricting access to the relevant filings and substituting new court filings in which the personal information is permanently concealed.

Please read this letter carefully and in full as it contains information important to you.

As a precaution, we have arranged for you, at your option, to enroll in a credit monitoring service at no cost to you for one year. If relevant, you may also be able to enroll in credit monitoring for anyone in your household who may have been a co-obligor with you on a loan or credit agreement. To activate this

coverage, please call the toll-free number or visit the website listed below and enter the following redemption code by **[120 days from letter date]**:

Toll-Free Number: **XXX-XXX-XXXX**
Website: www.identityguard.com/alert
Redemption Code(s): **XXXXXXXXXXXXXXXXXX**

Additionally, although we believe that the likelihood of unauthorized access to and misuse of your personal information is low, we nonetheless recommend that you remain vigilant and regularly review your account statements, credit card bills and your credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, your state Attorney General's Office, the Federal Trade Commission, your financial institution(s) and to one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file.

You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below. Please note, if you plan on signing up for the complimentary service outlined above we recommend that you do not place a fraud alert until after enrollment.

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

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. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three major credit reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.

To learn more about protecting yourself from identity theft and to report incidents of identity theft, please contact the Federal Trade Commission:

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, or www.ftc.gov/credit

We regret this incident and can assure you that Citi has implemented new procedures to prevent its recurrence. If we can be of further assistance to you or provide you with any additional information, please do not hesitate to call us toll free at 1-866-613-5636.

Sincerely,

Customer Service