

American Express Company  
200 Vesey Street  
New York, NY 10285-0106

Date:

Card Member Name  
Street Address  
City, State, Zip Code

American Express® Card Account ending in: X-XXXXX

**RE: Notice Regarding a Data Security Incident Affecting Your Information**

Dear [Name],

Protecting the security of our Card Members' information is very important to us and we strive to let you know about security concerns as soon as possible. A third party service provider engaged by numerous merchants experienced unauthorized access to its system. As a result, account information of some of our Card Members, including some of your account information, may have been involved. It is important to note that American Express owned or controlled systems were not compromised by this incident, and we are providing this notice to you as a precautionary measure. At this time, we have been informed that your name and address, along with your current or previously issued American Express Card account number, expiration date, and four-digit security code (printed on the front of your Card), may have been compromised. Please be aware that you may receive additional letters from us if more than one of your American Express Card accounts were involved.

Please be assured we are vigilantly monitoring your account for fraud and, if it should occur, **you are not liable for fraudulent charges on your account**. We ask that you also carefully review your account for fraudulent activity.

**Included with this letter** are some additional helpful tips and steps you can take to protect yourself against the risks of fraud and identity theft. If you notice any suspicious activity on your account, please don't hesitate to call us 24 hours a day, 7 days a week, at **the phone number listed on the back of your Card**. One of our Customer Care Professionals will be happy to assist you.

Especially in today's environment, we understand that your security is paramount. We are strongly committed to protecting the privacy and security of your information and regret any concern this may have caused you. As always, thank you for your trust in us, and for your continued Card Membership.

Sincerely,

Stefanie Ash  
Chief Privacy Officer, U.S.  
American Express Company

## Additional Helpful Tips

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Below are additional helpful tips you may want to consider to protect your Card and personal information:

- **Login to your account at [americanexpress.com/MYCA](https://americanexpress.com/MYCA)** to review your account statements carefully and remain vigilant in doing so, especially over the next 12 to 24 months.
- **If your card is active, sign up to receive instant notifications** of potential suspicious activity by enabling Notifications in the American Express Mobile app, or signing up for email or text messaging at [americanexpress.com/accountalerts](https://americanexpress.com/accountalerts). Please make sure your mobile phone number and email address are also on file for us to contact you if needed.
- **Visit the Federal Trade Commission (FTC)** website for information on how to protect yourself against ID theft and safeguarding your electronic devices from viruses and other malicious software by:
  - *Learning how to make protecting yourself from identity thieves' part of your daily routine by visiting [ftc.gov/idtheft](https://ftc.gov/idtheft) or call 1-877-IDTHEFT (438-4338) to learn more about identity theft and protective steps you can take or file a report. You can also contact the FTC at: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580.*
  - *Help avoid, detect and remove viruses and other malicious software by protecting your computer from spyware and viruses that can cause it to run slowly or give fraudsters access to your personal information by visiting [consumer.ftc.gov/articles/0011-malware](https://consumer.ftc.gov/articles/0011-malware).*
- **Contact the major credit bureaus** to get useful information about protecting your credit, including information about fraud alerts, security freezes, or other steps you can take to protect yourself from fraud and identity theft. To obtain an annual free copy of your credit reports, visit [annualcreditreport.com](https://annualcreditreport.com), or call toll-free at 1-877-322-8228. Credit bureau contact details are provided below:

**Equifax:**  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-525-6285  
[equifax.com](https://equifax.com)

**Experian:**  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[experian.com](https://experian.com)

**TransUnion:**  
P.O. Box 6790  
Fullerton, CA 92834  
1-800-916-8800  
[transunion.com](https://transunion.com)

- *A fraud alert indicates to any business requesting your credit file that you suspect you are a victim of fraud and requires the business to verify your identity before issuing you credit. A fraud alert does not affect your ability to get a loan or credit, but it may cause some delay if you are applying for credit.*
- *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. To place a security freeze, you must send a written request to each of the three credit bureaus listed above and provide the following information: (1) your full name; (2) SSN; (3) date of birth; (4) the addresses where you have lived over the past 5 years; (5) proof of current address, such as a utility bill or telephone bill; (6) a copy of a government issued identification card; (7) if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency; and (8) if you are not the victim of identity theft, payment by check, money order, or credit card. If you are not a victim of identity theft, the credit reporting agencies will charge you a fee for each security freeze.*
- **Obtain or file a police report** - You have the right to obtain any police report filed in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.
- **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.