

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: Important Notice Regarding a Data Security Incident

Dear [Name],

The security of our Card Members' information is very important to us. We are writing to inform you that during the course of an ongoing investigation, law enforcement officials informed us that they arrested an individual who is believed to have illegally obtained personal and account information of individuals, including some of our Card Members. Based on the information provided by law enforcement, we believe some of your information may have been involved and was most likely stolen from various businesses. While this information was not stolen from American Express, we believe it is important that we make you aware of the incident.

Law enforcement recovered data from the individual that included some of the following data: name, current or previously issued American Express Card account number, expiration date, four-digit security code (printed on the front of the Card), mailing address, phone number, email address, mother's maiden name, and possibly Social Security number. The exact information recovered involving each Card Member affected is not available. Because of the sensitivity of the information affected, we have arranged for you to receive a complimentary one-year membership of Experian's ProtectMyID™ Elite. **Please see below and the back of this letter** for some helpful tips on protecting yourself against the risks of fraud and identity theft and how to enroll in Experian's ProtectMyID Elite service.

We continue to work closely with law enforcement on the investigation. We continuously monitor your account for fraud. We also ask that you carefully review your account and report any suspicious activity. You are not liable for fraudulent charges on your account.

- **Login to your account** at www.americanexpress.com/MYCA , review your account statements carefully and remain vigilant in doing so over the next 12 to 24 months.
- **Sign up to receive instant notifications** of suspicious activity by allowing Push Notifications in the American Express Mobile app, or sign up for email or text messaging at www.americanexpress.com/accountalerts.

If you notice any suspicious activity on your account, or want additional information about this incident, please call us, 24 hours a day, seven days a week, at **1-855-693-2213**.

Sincerely,

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

Additional Helpful Tips

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

- **Experian's ProtectMyID™ Elite** - as a courtesy to you and 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 bottom right hand corner, on the reverse side 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.
 - **Visit our Security Center** at <https://www.americanexpress.com/us/content/fraud-protection-center/home.html> to learn more about the measures we take to help protect your account and the steps you can take to safeguard your information.
 - **Visit the Federal Trade Commission (FTC)** website www.ftc.gov/bcp/edu/microsites/idtheft/ or call 1-877-IDTHEFT (438-4338) to learn more about identity theft and protective steps you can take.
 - **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 www.annualcreditreport.com, or call toll-free at 1-877-322-8228. Credit bureau contact details are provided below:

Equifax: 1-800-525-6285 www.equifax.com	Experian: 1-888-397-3742 www.experian.com	TransUnion: 1-800-916-8800 www.transunion.com
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 - **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.