



Capital One Services, LLC  
P.O. Box 60  
St. Cloud, MN 56302

1-866-877-2995  
capitalone.com

August 9, 2018

Attorney General Xavier Becerra  
Office of the Attorney General  
1300 "I" Street  
Sacramento, CA 95814-2919

To Whom It May Concern:

Capital One takes compliance with all states' individual security breach laws seriously, and we periodically conduct testing of our performance against these requirements. It has come to our attention that we inadvertently neglected to notify your office of a recent security incident that involved personal information of our customers who are California residents. The details of the incident are included in the attached documents.

In this matter, Capital One provided timely notice to the affected individuals with offers of 24 months of free credit monitoring:

- DSE# 41952117 Notice issued on July 28, 2017 for 413 California residents and on September 12, 2017 for 173 California residents.

Capital One recently implemented third-party software as a service solution to assess security incidents against state and federal laws to ensure we're meeting all notice obligations for both affected individuals and regulatory agencies. We believe this technology is an important step forward in managing the complex and frequently changing landscape of states' privacy and security breach laws.

We remain vigilant in protecting our customers' personal and financial information that they've entrusted us with and take comprehensive actions to address security incidents.

Please do not hesitate to contact me at (972) 312-2496 or [Ryan.Barker@capitalone.com](mailto:Ryan.Barker@capitalone.com).

Sincerely,

Ryan Barker,  
Privacy Officer  
Capital One

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September 12, 2017



Re: Case No. DSE 41952117

## IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

### NOTICE OF DATA BREACH

Dear [REDACTED]:

We're writing to let you know that your personal information may have been compromised.

#### WHAT HAPPENED

A former employee may have accessed your Capital One 360 account information between January 27, 2017 through April 20, 2017 when they shouldn't have.

#### WHAT INFORMATION WAS INVOLVED

While we do not see any suspicious account transactions related to this, please keep an eye out for unauthorized transactions (including outside of Capital One®) because the person saw your account information, such as your name, address, account number, telephone number, transaction history, date of birth and Social Security Number.

#### WHAT ARE WE DOING

We are taking a number of steps for your protection:

1. We are working with law enforcement and are taking other steps to prevent this kind of event in the future.
2. The employee was terminated and will not be permitted to work for Capital One in the future.
3. **We're providing two years of free credit monitoring and identity protection with TransUnion's credit monitoring service. Simply sign up for this service by October 31, 2017.** Please read the enclosed tips on how to get started.

#### WHAT YOU CAN DO

We've included a list of tips for protecting yourself against potential misuse of your personal information.

#### FOR MORE INFORMATION

For more information, or if you have any questions, please don't hesitate to call us at 1-866-877-2995. We have customer service representatives available every day, 8 a.m.-8 p.m. ET.

Sincerely,

Corey E. Lee  
Vice President, Call Center Operations  
Capital One®

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P.O. Box 30285  
Salt Lake City, UT 84130-0285

#### TIPS FOR SAFEGUARDING YOUR PERSONAL INFORMATION:

1. As noted above, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (My TransUnion Monitoring) for two years provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit reporting companies. To enroll in this service, go to the TransUnion Monitoring website at [www.transunionmonitoring.com](http://www.transunionmonitoring.com) and in the space referenced as "Activation Code", enter the following unique 12-letter Activation Code [REDACTED] and follow the simple three steps to receive your credit monitoring service online within minutes.
  - If you do not have access to the Internet, as an alternative, you may enroll in a similar offline paper based three-bureau credit monitoring service, via U.S. Mail delivery, by calling the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422** and when prompted, enter the following 6-digit telephone pass code: [REDACTED]. **You can sign up for the online or offline credit monitoring service anytime between now and November 30, 2017.** Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number.
  - Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian and Equifax, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)
2. Review all your account statements thoroughly and promptly.
  - You should report any incidents of suspected identity theft to the relevant financial services provider and/or to local law enforcement.
3. Remain vigilant over the next twelve to twenty-four months.
4. Request and review credit reports from each nationwide credit bureau noted below.
  - Once you receive your reports, review them for suspicious activity, such as inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you did not authorize.
  - Verify the accuracy of your social security number, address (es), complete name and employer(s).
  - Notify the credit bureaus if any information is incorrect in order to have it corrected or deleted.

To obtain free credit reports, simply visit <https://www.annualcreditreport.com/index.action>, call **1-877-322-8228**, or complete the Annual Credit Report Request Form, which can be found at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>, and mail it to:

**Annual Credit Report Request Service**  
**P.O. Box 105281**  
**Atlanta, GA 30348-5281**

For more information on getting your credit reports free once a year or buying additional reports, please visit <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>.



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Additionally, you can call the toll-free fraud number of any one of the three nationwide credit bureaus and place an **initial fraud alert** on your credit report.

**Equifax**  
**Consumer Fraud Division**  
**P.O. Box 740256**  
**Atlanta, GA 30374**  
**1-800-525-6285**  
<https://www.alerts.equifax.com>

**Experian**  
**P.O. Box 9554**  
**Allen, TX 75013**  
**1-888-EXPERIAN (397-3742)**  
<http://www.experian.com/fraud>

**TransUnion**  
**Fraud Victim Assistance Division**  
**P.O. Box 2000**  
**Chester, PA 19022-2000**  
**1-800-680-7289**  
<http://www.transunion.com/fraud>

**An initial fraud alert stays on your credit report for 90 days and acts as an alert to potential lenders.**

- 5. Special note for minors affected by this incident:** The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion's secure online form at [www.transunion.com/childidentitytheft](http://www.transunion.com/childidentitytheft) to submit your information so TransUnion can check their database for a credit file with your child's Social Security Number. After TransUnion's search is complete, they will respond to you at the email address you provide. If they locate a file in your child's name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.

If you would like more information about precautions against identity theft, fraud alerts, security freezes, or if you suspect that your information has been misused, visit the Federal Trade Commission's web site at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), call their hot line at **1-877-ID-THEFT (438-4338)** or write to the Federal Trade Commission at:

**Federal Trade Commission Consumer Response Center**  
**600 Pennsylvania Avenue, N.W.**  
**Washington, DC 20580**