

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 Card Members' information and strive to let you know about security concerns as soon as possible. A company that provides payment processing services to a number of merchants has informed us that there has been unauthorized access to its processing system. As a result, account information of some of our Card Members, including some of your account information, may have been improperly accessed.

We want to assure you that we are working with the processor to determine the extent of this incident and ensure that the appropriate action is taken. At this time, the processor has advised us that the affected data may include your name, your address, current or previously issued American Express Card account number (referenced above), Card expiration date and date of birth. Importantly, your Social Security number was not impacted and 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.

- **Login to your account** at www.americanexpress.com/MYCA, - 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 account or suspect identity theft please call us immediately, toll free, at **1-855-693-2213**.
- **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 americanexpress.com/accountalerts.
- **Visit our Security Center** at americanexpress.com/fraudprotection to learn more about the measures we take to help protect your account and the steps you can take to safeguard your information.
- **Review your credit reports** - To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com, call toll-free at **1-877-322-8228**, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through these methods. Once you receive your credit reports, review them carefully to ensure that they do not contain personal or account information that is inaccurate or that you do not recognize. If any information is incorrect, please notify the major credit bureaus directly.

- **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 online at ftc.gov/idtheft. You may also wish to consult a copy of the Commission's publication, "Take Charge: Fighting Back Against Identity Theft." To contact by mail or by phone:

Identity Theft Clearinghouse, Federal Trade Commission,
600 Pennsylvania Avenue, N.W., Washington DC 20580
1-877-IDTHEFT (438-4338)

- **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:
1-800-685-1111
Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com

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

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

Please be aware that you may receive additional letters from us if one or more of your American Express Card accounts were involved. If you notice any suspicious activity on your account, or want additional information about this incident, please don't hesitate to call us 24 hours a day, 7 days a week, at **1-855-693-2213**. 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.

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