

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 Cardmembers' information and strive to let you know about security concerns as soon as possible. A company that provides payment processing services to numerous merchants has informed us that there has been unauthorized access to its processing system. As a result, account information of some of our Cardmembers, 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, American Express Card account number, Card expiration date and the four-digit security code printed on the front of the Card. 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.

- **Review your account statements** - 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 free alerts about unusual account activity.** - You can sign up to receive alerts from us by email or on your mobile device by visiting [www.americanexpress.com/alerts](http://www.americanexpress.com/alerts).

- **Identity Theft Assistance** - We offer this free benefit to all American Express Cardmembers. You can call 24 hours a day, seven days a week for tips and advice on how to protect yourself against identity theft. For more information about Identity Theft Assistance, call us at **1-800-297-7672**, or visit [www.americanexpress.com/idtheftassistance](http://www.americanexpress.com/idtheftassistance).
- **Review your credit reports** - To obtain an annual free copy of your credit reports, visit [www.annualcreditreport.com](http://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](http://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 for inquiries from companies you did not contact, accounts you did not open, or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security number, address(es), complete name and employer(s) information. If any information is incorrect, please notify the major credit bureaus directly. Below, we have listed their contact information for you.
- **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 by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); by mail, Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580; or online at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/). You may also wish to consult a copy of the Commission's publication, "Take Charge: Fighting Back Against Identity Theft."
- **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  
[www.equifax.com](http://www.equifax.com)

Experian:  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion:  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

- **Report fraud by contacting the major credit bureaus directly at:**

Equifax:  
Consumer Fraud Division  
P.O. Box 740256  
Atlanta, GA 30374  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian:  
Credit Fraud Center  
P.O. Box 1017  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion:  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834  
1-800-916-8800  
[www.transunion.com](http://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.

Protecting the privacy of your account information is important to us, and we hope that you find this letter helpful. You may receive additional letters if more than one of your accounts was impacted.

If you have questions, please call us toll free at **1-855-693-2213** and one of our customer care professionals will be happy to assist you.

Sincerely,

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