



Chase (OH4-VPC3)
3415 Vision Drive
Columbus, OH 43219-6009

Questions?

1-888-745-0091
 1-800-242-7383
 chase.com/privacy

Date

Name
Address
City State Zipcode

Action Needed: A technology issue may have affected your account

Reference Number: [REDACTED]

Dear XXXX:

We learned of a technical issue here that may have mistakenly allowed another customer with similar personal information to see your account information on chase.com or in the Chase Mobile app, or receive your account statements. We have found no indication that your information has been used inappropriately.

Here's what happened and how it affects you

The other customer might have seen information about your accounts, including balance(s) and transactions as well as your name and account numbers.

You won't be liable for any fraudulent activity on your Chase accounts that you promptly tell us about. We encourage you, as always, to review your account settings and transactions on chase.com, Chase Mobile and in monthly statements. Should you identify any inconsistencies and need assistance, please contact us at the number on your statement or on the back of your card.

You can sign up for free credit monitoring

We are sorry for letting you down and would like to offer you one year of free credit monitoring through Experian's® IdentityWorks®. Credit monitoring helps you detect when there are changes to your credit bureau information. Please see the enclosed important information describing the benefits and how to enroll.

Thank you for being a Chase Customer.

Sincerely,

Andrew North
Executive Director
Privacy Operations

Enclosed: Experian's® IdentityWorks® Enrollment Information
Additional Steps to Help Protect Yourself document
U.S. State Notification Requirements

JPMorgan Chase Bank, N.A. Member FDIC

Experian's® IdentityWorks® Enrollment Information

To help protect your identity, Chase is offering a complimentary membership of Experian's® IdentityWorks®. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks® Now in Three Easy Steps

1. **Ensure** that you enroll by: **date** (Your code will not work after this date.)
2. **Visit** the IdentityWorks® website to enroll: www.experianidworks.com/3bcredit
3. **Provide** your activation code: **code**

If you have questions or need an alternative to enrolling online, please call 877-890-9332 and provide engagement number: [engagement number](#)

Additional details regarding your IdentityWorks® membership:

- A credit card is not required for enrollment.
- Once your IdentityWorks® membership is activated, you will receive the following features:
 - Free copy of your Experian® credit report
 - **Surveillance Alerts for Daily Bureau Credit Monitoring:** Alerts of key changes and suspicious activity found on your Experian®, Equifax® and TransUnion® credit reports
 - **Identity Theft Resolution and IdentityWorks® ExtendCARE™:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; and contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your IdentityWorks® membership has expired.
 - **\$1 Million Identity Theft Insurance¹:** Immediately covers certain costs including lost wages, private investigator fees, and unauthorized electronic fund transfers.

Once your enrollment in IdentityWorks® is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks®, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's® customer care team at 877-890-9332.

¹Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

You Can Take Additional Steps to Help Protect Yourself

Place a one year fraud alert on your credit file

An **initial one year fraud alert** tells anyone requesting your credit file that you might be at risk for fraud. A lender should verify that you have authorized any request to open a credit account in your name, increase the credit limit and/or get a new card on an existing account. If the lender can't verify this, they shouldn't process the request.

Contact any one of the credit reporting agencies to set up an initial one year fraud alert.

Equifax

PO Box 105069
Atlanta, GA 30348
1-800-525-6285
equifax.com

Experian

PO Box 9554
Allen, TX 75013
1-888-397-3742
experian.com

TransUnion

PO Box 2000
Chester, PA 19016
1-800-680-7289
transunion.com

Place a security freeze on your credit file

A **security freeze** on your credit file prevents anyone from accessing your credit report and therefore from issuing credit in your name. **However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.**

Contact all three of the credit reporting agencies above to set up a security freeze with each of them.

Order your free annual credit reports

Visit annualcreditreport.com or call 1-877-322-8228 to get a free copy of your credit reports. Once you receive them:

- Verify that all information is correct.
- Look for discrepancies such as accounts you didn't open or creditor inquiries you didn't authorize.
- Contact the credit reporting agency if you notice incorrect information or have questions.

Manage your personal information

- Carry only essential documents with you.
- Be cautious about sharing your personal information with anyone else.
- Shred receipts, statements, and other documents containing sensitive information.
- Use anti-virus software on your computer and keep it updated.

Use tools to monitor your credit and financial accounts

- We suggest that you carefully review your credit reports and bank, credit card and other account information on chase.com and in statements for any transaction you don't recognize.
- We can provide copies of past statements at no cost to you.
- Call us at 1-888-745-0091 to report unauthorized transactions.
- Work with us to close your account(s) and open new ones with new account numbers.
- Create alerts with your credit card company and bank to notify you of activity.
- File an identity-theft report with your local police and contact the credit reporting agency that issued the report if you find unauthorized or suspicious activity on your credit report.

Get more information about identity theft and ways to protect yourself

- Visit experian.com/blogs/ask-experian/category/credit-advice/fraud-and-identity-theft/
- Call the Federal Trade Commission (FTC) identity theft hotline at 1-877-438-4338 (TTY: 1-866-653-4261) or visit IdentityTheft.gov

U.S. State Notification Requirements

For residents of California, Hawaii, Illinois, Iowa, Maryland, Michigan, Missouri, New Mexico, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing financial account statements carefully and monitoring your credit report for unauthorized activity. You may request your free annual credit report, whether or not you suspect any unauthorized activity on your account, by visiting www.AnnualCreditReport.com or calling 1-877-FACTACT (1-877-322-8228). You may also obtain a free copy of your credit report by contacting any one or more of the national consumer reporting agencies listed below. They can also provide you with information about fraud alerts and security freezes.

Equifax

PO Box 740241
Atlanta, GA 30374
1-866-349-5191
equifax.com

Experian

PO Box 2002
Allen, TX 75013
1-888-397-3742
experian.com

TransUnion

PO Box 1000
Chester, PA 19016
1-800-888-4213
transunion.com

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Attorney General and the Federal Trade Commission.

For residents of Illinois, Maryland, New York, North Carolina, and Rhode Island:

State laws require us to tell you that you can obtain information from the Federal Trade Commission about steps you can take to avoid identity theft (including how to place a fraud alert or security freeze). If you are a Maryland, New York, North Carolina or Rhode Island resident, you may also be able to obtain this information from your state's Attorney General.

MD Attorney General's Office

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
oag.state.md.us

NC Attorney General's Office

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
ncdoj.gov/

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
ftc.gov/bcp/edu/microsites/idtheft/

RI Attorney General's Office

Consumer Protection Division
150 South Main Street
Providence, RI 02903
1-401-274-4400
riag.ri.gov

NY Attorney General's Office

Bureau of Internet and Technology
28 Liberty Street
New York, NY 10005
1-212-416-8433
ag.ny.gov/internet/resource-center

For residents of Connecticut, Massachusetts, New Mexico, Rhode Island, and West Virginia:

You have the right to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. However, placing a security freeze also may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. You can place a security freeze on your credit report free of charge.

If you are the victim of identity theft, you have the right to file a police report and obtain a copy. For instructions on how to place a security freeze, visit the websites of all three major credit reporting agencies, call or write them.

When requesting a security freeze, you may need to include the following:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification

Equifax Security Freeze

PO Box 105788
Atlanta, GA 30348
1-800-349-9960
equifax.com

Experian Security Freeze

PO Box 9554
Allen, TX 75013
1-888-397-3742
experian.com

TransUnion Security Freeze

PO Box 160 Woodlyn, PA 19094
1-888-909-8872
transunion.com