



December 5, 2013

Dear [NAME]:

The security of your information is very important to us and we strive to handle it with care and discretion.

We are writing to alert you that some of your personal information may have been viewed improperly on databases that support our website for your [PROGRAM NAME(s)] card(s) from mid-July to mid-September. When we detected this in mid-September, we quickly secured our systems to safeguard your information. We also immediately launched an extensive investigation to determine the scope of the incident in cooperation with law enforcement and forensic experts. The information could include: your name, address, Zip code, phone number, user ID, password, card number, Social Security Number, date of birth, email address, Online security questions, and your bank account.

### **Keep using your card**

We apologize and encourage you to keep using your card. We have found no evidence that your information was used improperly, and we will continue to monitor your account. We ask that you monitor your accounts as well. If you see any purchases that you don't recognize, please call the number on the back of your card.

### **A year of credit monitoring**

As a precaution, we are offering you one year of credit monitoring service free of charge. Please visit [insert link to "How ITAC Sentinel® Plus Protects You" document] for important information describing the benefits of ITAC Sentinel® Plus and how to enroll.

To enroll directly, you may also visit the ITAC Sentinel® Plus website at [www.itacsentinel.com/alert](http://www.itacsentinel.com/alert). You will need to enter your **Redemption Code: XXXXX** to begin the enrollment process.

### **How to protect yourself**

Please visit [insert link to "Additional Steps to Help Protect Yourself" document] for information on additional steps you can take to monitor your credit bureau information.

We recommend you change your password now and periodically in the future.

## Contact us

If you have any questions, please call us at (866) 849-5255.

Again, we apologize. We continuously review our security measures, seeking additional ways to safeguard your information.

Sincerely,

Patricia O. Baker

**Habla inglés?** La seguridad de su información es muy importante para nosotros y nos esforzamos para manejarla con cuidado y discreción. Le escribimos para alertarle que algunos de sus datos personales pueden haber sido comprometida en algunas bases de datos de respaldo de nuestro sitio web para su tarjeta(s) de [PROGRAM NAME]. Para recibir asistencia en español o si tiene alguna pregunta sobre este aviso, por favor comuníquese con Atención al Cliente en el 1-866-849-5255.

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## How ITAC Sentinel<sup>®</sup> Plus Protects You

Chase wants to offer you at no cost, one year of monitoring and protection of your credit bureau information through ITAC Sentinel<sup>®</sup> Plus\*. In addition to monitoring your credit bureau information, ITAC Sentinel Plus also monitors internet chat rooms and other websites known to be used by identity thieves. ITAC Sentinel Plus will let you know if your Social Security number, credit card and bank account numbers are found in unsecure online locations.

### By enrolling in ITAC Sentinel<sup>®</sup> Plus, you'll receive the following:

- Credit reports and scores\*\* from Equifax<sup>®</sup>, Experian<sup>®</sup> and TransUnion<sup>®</sup>, the three national credit reporting bureaus.
- 3-in-1 Credit Report, which combines the information from each bureau into one report
- Contact Directory which includes the names, addresses and phone numbers of your current creditors
- Ongoing credit monitoring
- Internet Surveillance
- Up to \$20,000 in identity theft insurance with \$0 deductible\*\*\*

### To enroll in ITAC Sentinel<sup>®</sup> Plus:

- Log in to [www.itacsentinel.com/alert](http://www.itacsentinel.com/alert) to enroll at a time that is convenient for you.
  - By enrolling online, you will have quicker access to your credit report.
- OR, call 1- 866-746-4253.
  - By enrolling by telephone, your credit report will be sent to you via mail.

Please be prepared to provide the following information to enroll:

- Mailing address
- Telephone number
- Social Security number
- E-Mail address (required for online enrollment)
- **Redemption code: xxxxxx**

Neither Chase nor ITAC Sentinel<sup>®</sup> will renew your membership when your one year complimentary membership ends. You may receive information on how to continue coverage at your own cost, if you choose.

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\*ITAC Sentinel<sup>®</sup> Plus services are provided by Intersections, Inc., an independent company.

**\*\*The ITAC Sentinel<sup>®</sup> Plus scores are provided specifically to consumers to help them understand their credit. Lenders use many different credit scoring systems, and the ITAC Sentinel Plus scores are not the same scores used to evaluate your credit.**

Credit scores are provided by CreditXpert<sup>®</sup> based on data from the three major credit bureaus.

\*\*\*Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

## ADDITIONAL STEPS TO HELP PROTECT YOURSELF

**Monitor** all of your account statement(s) **often** and credit reports **carefully**.

- This will help to make certain that there have been no transactions or new accounts opened in your name that you don't recognize.
- If you find transaction(s) or account(s) you don't recognize, contact your financial institution(s) immediately.

**Contact** one of the three credit bureaus below to request that an initial, free 90-day fraud alert be added to your personal file.

- By requesting a 90-day fraud alert, anyone seeking credit in your name will need to have their identity verified.
- You will only need to contact one of the credit bureaus. They will automatically forward the fraud alert to the other two credit bureaus.

Equifax  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-525-6285  
www.equifax.com

Experian  
P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

TransUnion  
Fraud Victim Assist. Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
1-800-680-7289  
www.transunion.com

**Visit** the Federal Trade Commission (FTC) website at [www.ftc.gov](http://www.ftc.gov) to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. Or call the FTC at 1-877-438-4338 for a free copy.

- If you are a victim of identity theft, report it to the FTC.

Consumers are also entitled under federal law to get a free copy of your credit report from each of the above three national credit bureaus once every 12 months. You may request your free annual credit report by visiting [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or calling 1-877-FACTACT (1-877-322-8228). You can request your free credit report at different times from each of the bureaus.