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 merchant where you used your American Express Card detected unauthorized access to their website files.

At this time, we believe the merchant's affected data files included your American Express Card account number, your name and other Card information such as the expiration date. 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/accountalerts.**

- **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 http://www.americanexpress.com/us/content/fraud-protection-center/identity-theft.html**

- **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 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/**. 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:	Experian:	TransUnion:
1-800-685-1111	1-888-397-3742	1-800-680-7289
www.equifax.com	www.experian.com	www.transunion.com

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

Equifax:	Experian:	TransUnion:
Consumer Fraud Division	Credit Fraud Center	Fraud Victim Assistance Department
P.O. Box 740256	P.O. Box 1017	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
1-800-525-6285	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	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 and Chief Privacy Officer, U.S. Banks
American Express Company