

Citi Prepaid Services  
P.O. Box 284  
Conshohocken, PA 19428

<AdhocName1>  
<AdhocAddress1>  
<AdhocAddress2>  
<AdhocCity> <AdhocState> <AdhocZip5>

June 27, 2013

Dear Cardholder:

On behalf of Citi Prepaid Services, I am writing to inform you about a recent incident that may have involved your personal information. We recently discovered that a code change to our prepaid cardholder website impacted the security features that we use to authenticate cardholders logging into their accounts between June 2 and June 13. Based on our records, your online account was accessed during that time. While we do not have evidence that it was accessed by an individual other than you, we cannot confirm that fact.

Since discovering the issue, we remediated it. Based on our investigation we believe that no unauthorized activity occurred on your prepaid account. We regret this incident occurred and take very seriously the security of cardholder information. As your cardholder information is viewable through the prepaid cardholder website and may include your prepaid card number or checking or savings account number, we wanted to make you aware of the incident and provide you with some steps that you can take to protect yourself against any potential misuse of your information.

We have arranged enrollment for you, at your option, in a complimentary one-year credit monitoring service. For more information on the credit monitoring service and for instructions on how to enroll, please refer to the attachment included with this letter.

You should remain, as always, vigilant over the next twelve to twenty-four months for incidents of fraud and identity theft. Guidelines for consumers are also provided in this letter.

Please know that we regret any inconvenience or concern this may cause you. Be assured that Citi Prepaid Services maintains strong safeguards in place to protect the security of cardholder information. Please do not hesitate to contact us at (888)742-9213 if you have any questions or concerns.

Sincerely,

Citi Prepaid Services

## **BEST PRACTICES FOR PROTECTING YOURSELF FROM IDENTITY THEFT**

Regularly review your account statements and monitor free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. In addition, you may contact the Federal Trade Commission (“FTC”) or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s Web site, at <http://www.ftc.gov/idtheft/>, or call the FTC, at (877) IDTHEFT (438-4338) or write to Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may also periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies at:

Equifax  
(800) 525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
(800) 680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

In addition, you may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. For example, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. In addition, you may also contact the nationwide credit reporting agencies regarding if and how you may place a security freeze on your credit report to prohibit a credit reporting agency from releasing information from your credit report without your prior written authorization.

## **Attachment: Complimentary Credit Monitoring**

In order for you to be able to help better protect yourself from identity theft, we have arranged for you at your option to enroll in a free credit monitoring and identity theft protection service, ITAC Sentinel<sup>®</sup> Plus, for the next 12 months.

To activate this coverage, simply call the toll-free number or visit the Web site listed below and enter the redemption code (the redemption code can only be used one time by the individual addressed).

Toll-Free: <AdhocVar1>

Web Site: <AdhocVar2>

Redemption Code: <AdhocVar3>

You will be asked to provide your:

- Mailing Address
- Phone Number
- Social Security Number
- Date of Birth
- E-mail Address

*You will not be charged for this service; no method of payment will be collected during enrollment and there is no need to cancel.* If you wish to take advantage of this monitoring service, please enroll within 90 days.

### **ITAC Sentinel Plus Information**

ITAC Sentinel Plus provides monitoring and protection of not only credit data, but also monitors **Internet chat rooms and newsgroups** and alerts you if your Social Security number, credit cards, and bank account numbers are found in unsecure online locations. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services.

### **ITAC Sentinel<sup>®</sup> Plus features include:**

- 3-Bureau Credit Report and Scores\*\*
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS<sup>®</sup> Alerts
- 3-Bureau Quarterly Credit Update
- ITAC Victim Assistance<sup>®</sup>
- Card Theft Protection
- Internet Surveillance
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible.\*

*\*\*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.*

\*Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations.