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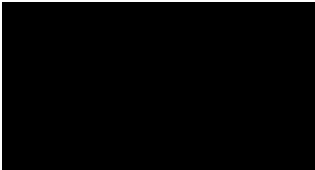
**RECEIVED**

**SEP 16 2019**

**DEPT. OF CONSUMER  
AFFAIRS**

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September 12, 2019



**UPDATE ABOUT THE CAPITAL ONE DATA SECURITY INCIDENT**

Dear [REDACTED],

Thank you for recently calling Capital One® about data security.

Capital One announced a data security incident on July 29, 2019. We are committed to safeguarding your data, and we are deeply sorry for this situation and the understandable worry it must be causing you. We are committed to making this right.

To review the situation, on July 19, 2019, Capital One determined that an individual outside of Capital One gained unauthorized access to and obtained certain types of personal information about our credit card customers and people who have applied for our credit cards. Based on our analysis to date, we believe it is unlikely that any accessed information was used for fraud or disseminated by the individual, who has been arrested for her conduct. Customer credit card account numbers and log-in credentials were not compromised.

The largest category of information accessed was information on consumers and small businesses as of the time they applied for one of our credit card products from 2005 through early 2019. This information included names, addresses, zip codes/postal codes, phone numbers, email addresses, dates of birth, and self-reported income.

The individual also obtained some Social Security numbers and linked bank account numbers of people who applied for a Capital One credit card or who are a Capital One credit card customer. If you are one of these people, we have already notified you in a separate letter.

As a precaution, we're offering you two years of credit monitoring and identity protection with TransUnion's credit monitoring service at no cost to you. You can sign up for this service by using the enclosed code and instructions any time before December 21, 2019. Due to privacy laws, we cannot register you directly. This service will not auto-renew.

Additionally, we want to let you know that upon learning of the incident, Capital One immediately fixed the issue and promptly began working with federal law enforcement. We have invested heavily in cybersecurity and will continue to do so, and we will use what we've learned from this incident to further strengthen our cyber defenses.

Once again, we sincerely apologize. We want you to know that we are here for you and welcome any questions. We've set up a dedicated website at [www.capitalone.com/facts2019](http://www.capitalone.com/facts2019). We also invite you to call us at 1-844-388-8999. Our dedicated support team for this incident is standing by to answer your questions and care for your needs 24/7.

Sincerely,  
Capital One



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## HOW TO ENROLL IN CREDIT MONITORING

As noted above, we have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting agencies.

- To enroll in this service, go to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code [REDACTED] and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code [REDACTED] and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft. TransUnion representatives are available Monday-Friday, 8 a.m.-8 p.m. ET.
- Once you are enrolled, you will be able to obtain two years of unlimited access to your TransUnion credit report and credit score. The three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian®, and Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes access to an identity restoration program that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)
- You can sign up for the online or offline credit monitoring service any time between now and **December 21, 2019**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, Experian, or Equifax, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.
- **Special note for minors affected by this incident:** The same services referred to above may not be available to affected minors. As an alternative, parents/legal guardians can check to see if your child may be a victim of identity theft by using TransUnion’s secure online form at [www.transunion.com/childidentitytheft](http://www.transunion.com/childidentitytheft) to submit your information so TransUnion can check their database for a credit file with your child’s Social Security number. After TransUnion’s search is complete, they will respond to you at the email address you provide. If they locate a file in your child’s name, they will ask you for additional information in order to proceed with steps to protect your child from any impact associated with this fraudulent activity.