What you need to know
Unauthorized use of your accounts

At Citi, protecting your credit card account and personal information is very important to us. As a leader in the prevention and detection of credit card fraud, we constantly monitor customer accounts for suspicious activity and proactively provide protection through our Fraud Early Warning unit.

Even with continual monitoring of your accounts, situations can occur which put your account at risk for unauthorized use. We've put together the following information to help you understand what this means and what you need to do if this happens to you.

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What does it mean when your account is at risk?
When credit card account information is obtained illegally from a merchant's records, credit card numbers are exposed, putting those accounts at risk for fraudulent activity. Account data breaches generally affect numerous credit card accounts at one time, rather than just one account. If this situation occurs, we often detect it through our own internal processes, or are alerted to it by outside sources, such as Visa or MasterCard. In certain cases, we may be unable to disclose to you the merchant involved because, for instance, we are assisting law enforcement in its investigation.

How does it happen?
Account data breaches occur through no fault of your own or the credit card issuer. While merchants do take steps to protect consumer information, these incidents can sometimes occur. Criminals can illegally gain access to credit card information by stealing a merchant's computer, or by hacking into a merchant's computer files or network containing check, credit card, or debit card transactions.

What to do if your account is at risk for unauthorized use?
If Citi suspects that your account is at risk for unauthorized activity, we will notify you and issue you a new card and account number.

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...you can be assured that we are constantly safeguarding and protecting you and your account.

Once you receive your new Citi credit card, take the following steps as soon as possible:

1. Call the toll free number on the sticker on the card to activate your new account.

2. Inform all authorized users that your old account is being closed and can no longer be used.

3. Provide your new account number to any merchant that automatically bills your account regularly.

4. Register your new account number with Citi Cards Account Online at **www.CitiCards.com**.

5. If unauthorized charges have been made on your account, you will be requested to fill out an Affidavit of Fraud to dispute the charges.

Protecting Against Credit Card Fraud

As a Citi cardmember, you can be assured that we are constantly safeguarding and protecting you and your account. Through proactive monitoring of our customers' accounts, we detect most fraud or unauthorized use quickly, often before you are even aware of it. And, you will not be responsible for any charges that you did not authorize.

However, there are steps that you can take to reduce the risk of credit card fraud:

- Sign up for tools, such as Citi Cards Account Online and Citi Alerts, to help monitor account activity quickly and regularly.

- Review your monthly billing statements for any charges you did not make.

And, if you suspect your account has been used without your permission, call Citi Cards Customer Service at 1-800-950-5114 immediately. We can then assist you in assessing the risk to your account and determine the appropriate action.

For more information on security and credit card fraud prevention, visit **www.UseCreditWisely.com** or **www.CitiCards.com**.

If your personal information has been stolen to commit fraud or theft, Citi can help.

Are you at risk for Identity Theft?
Identity theft occurs when thieves steal personal information such as name, address or Social Security Number to open false accounts in the victim's name. In most instances of account data breaches, what is exposed are credit card numbers, not necessarily personal information. If your account number has been illegally obtained, it is unlikely that you are at risk for identity theft.

However, it's a good idea to monitor your credit reports regularly for any fraudulent activity and to ensure all your information is accurate. To help facilitate this process, the Fair and Accurate Credit Transactions Act requires that residents of every state can request an annual free credit report from each of the 3 major credit bureaus. You can request one or all 3 of your free annual credit reports from a single, centralized source at **www.annualcreditreport.com** or by calling 1-877-322-8228.

If your personal information has been stolen to commit fraud or theft, Citi can help. As a Citi Cards customer, you can automatically use the free services of Citi Identity Theft Solutions, even if the fraud occurred on a card from another company. Our team of Identity Theft Solutions specialists will provide personal support and assistance through the process of re-establishing your credit. They are available to you at 1-866-771-3354.

Important information and contacts

Citi Customer Service: 1-800-950-5114

To order a copy of your credit report:
Request one or all 3 of your free annual credit reports at **www.annualcreditreport.com** or by calling 1-877-322-8228.

You can also contact each credit bureau directly:

Equifax
To report fraud, call 1-800-525-6285, and write:
P.O. Box 740241, Atlanta, GA 30374-0241
www.econsumer.equifax.com
For a credit report call 1-800-685-1111

Experian
To report fraud, call 1-888-397-3742, and write:
P.O. Box 9532, Allen TX, 75013
www.experian.com/consumer
For a credit report call 1-888-397-3742

TransUnion
To report fraud, call 1-800-680-7289, and write:
Fraud Victim Assistance Division
P.O. Box 6790, Fullerton, CA 92834-6790
www.transunion.com
For a credit report call 1-800-916-8800

For more information on security and credit card fraud prevention: Visit **www.UseCreditWisely.com** or **www.CitiCards.com**.