



Comenity Capital Bank
PO Box 183003
Columbus, Ohio 43218-3003

<<Date>>

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<ZIP>>

For your security, we've disabled your [AAA Brand Credit Card] due to fraudulent activity and mailed you a replacement card.

Dear <<First Name>> <<Last Name>>:

We want to inform you of the fraudulent activity that took place on your [AAA Brand Credit Card] account. For your security, we have disabled your card and sent you a replacement card in the mail. **Please read this entire letter carefully** to learn what happened, what we did to rectify the situation, and what steps you can take to help protect your information.

What happened? Your [AAA Brand Credit Card] account was compromised, and your information, obtained from an unknown source, was used to set up access to your account through the online Account Center portal. This allowed the individual(s) to redeem your earned Cash Back rewards.

What is Account Center? Account Center is our online self-service portal where credit cardholders can access and manage their account information.

What information was used? The data was limited to your [AAA Brand Credit Card] account number, your ZIP code and the last four digits of your Social Security number.

What actions have we taken since learning of this activity? As soon as we identified the suspicious activity through our enhanced fraud monitoring, we:

- **Blocked online access to Account Center** while we put measures in place to prevent further unauthorized access.
- **Closed or will close your [Brand Credit Card] card, and sent or will send you a replacement.**

What else should you expect? Cash Back rewards on your account will be fully replaced by May 26, 2023.

What should you do now?

- **Activate your new [Brand Credit Card]** once you receive it, if you have not already.
- **Destroy your old [Brand Credit Card]**, since we deactivated it for your protection.
- **Update any automatic payment arrangements** with your bank or bill pay servicer to ensure your recurring transactions or subscriptions, such as streaming services or gym memberships, are not disrupted.
- **Call the Care Center** at [XXX-XXX-XXXX] (TDD/TTY 1-888-819-1918) if you need to access or redeem your Cash Back balance or review any activity.

<BANKCARD_DISCLOSURE>

- **Make payments** through EasyPay at (<https://comenity.net/easypay>) using your new [Brand Credit Card] number, or by calling the Care Center for assistance from an associate. You may also mail a check to either location below:

Standard Mail thru USPS:

Comenity Capital Bank
PO Box 650967
Dallas, TX 75265-0967

Priority or Express Mail:

Deluxe Remittance Processing
3000 Kellway Drive, Suite 120
Carrollton, TX 75006

Please be sure to include the entire 16-digit new account number and avoid using staples or paper clips, inserting notes, or folding your check.

- **Remain vigilant against identity theft and fraud** by frequently reviewing your account statements, monitoring any available credit reports for unauthorized or suspicious activity, and by cautiously responding to any email, telephone or other contact that requests personal or sensitive information (e.g., phishing).
- **Enroll in complimentary identity theft protection service, Experian IdentityWorks™.** Out of an abundance of caution, we are offering you complimentary credit monitoring and identity protection services for 12 months. You may access the Terms and Conditions for this service at **ExperianIDWorks.com/Restoration**, along with tips and information about identity protection. Once enrolled, you can contact Experian® immediately about any suspected fraud issues, and you'll have access to the following features:
 - **Experian Credit Report at sign-up** – view the information that is associated with your credit file. Daily credit reports are available for online members.
 - **Experian Credit Monitoring** – monitor your Experian file for indicators of fraud.
 - **Identity Restoration** – address credit and non-credit related fraud through Identity Restoration agents available 24/7.
 - **Experian IdentityWorks ExtendCARE™** – receive the same level of Identity Restoration support after your Experian IdentityWorks membership has expired.
 - **Up to \$1 Million Identity Theft Insurance** – ensure coverage for select costs and unauthorized electronic fund transfers.

To activate these services, please follow the enclosed instructions: “*Steps You Can Take to Help Protect Your Information*” on the following pages.

We're very sorry this happened and pledge to keep you informed as we continue to rectify this situation. If you have questions or concerns about your [AAA Brand Credit Card] account, please call us 24 hours a day, seven days a week at **1-800-888-1726** (TDD/TTY 1-888-819-1918).

Sincerely,
Comenity Capital Bank Account Protection Team

Steps You Can Take to Protect Personal Information

☐ **Enroll in Credit Monitoring and Identity Protection Services**

We're offering you a 12-month complimentary membership of Experian IdentityWorks™.
To accept, please follow these enrollment and activation steps:

- **Enroll by August 31, 2023** (Your code will not work after this date.)
- **Enroll on the Experian IdentityWorks website:** <https://www.experianidworks.com/credit>
- **Provide your activation code:** [Experian_Code]

If you have questions about Experian IdentityWorks, please call Experian's customer care team at **1-877-890-9332** by **August 23, 2023**. Provide engagement number **B092135** as proof of eligibility for the identity restoration services by Experian and include it on all your correspondence with them.

☐ **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended fraud alert on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file with the credit reporting bureau. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a credit freeze on a credit report, free of charge, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. Addresses for the prior two to five years
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.)
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency filed by you concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	800-680-7289
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

☐ **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General.

The Federal Trade Commission contact information:

600 Pennsylvania Avenue NW
Washington, DC 20580
www.identitytheft.gov
1-877-ID-THEFT (1-877-438-4338) (TTY: 1-866-653-4261)

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order for you to file a police report for identity theft; you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For California residents, the California Office of Privacy Protection (www.oag.ca.gov/privacy) may be contacted for additional information on protection against identity theft. The California Attorney General can be contacted at 1300 I Street, Sacramento, CA 95814, www.oag.ca.gov, 800-952-5225.

For Maryland residents, the Maryland Attorney General can be contacted at 200 St. Paul Place, Baltimore, MD 21202, www.marylandattorneygeneral.gov, 888-743-0023.

For North Carolina residents, the North Carolina Attorney General can be contacted at Mail Service Center 9001, Raleigh, NC 27699, www.ncdoj.gov, 877-566-7226.

For Rhode Island residents, the Rhode Island Attorney General can be contacted at 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, 401-274-4400. You have the right to file or obtain a police report regarding this incident.

For District of Columbia residents, the District of Columbia Attorney General can be contacted at 400 6th Street NW, Washington, DC 20001, www.oag.dc.gov, 202-727-3400.

For Iowa residents, the Iowa Attorney General can be contacted at 1305 E. Walnut Street, Des Moines, Iowa 50319, www.ag.iowa.gov, 515-281-5926 or 888-777-4590.

For New York residents, the New York Attorney General may be contacted at the Capital, Albany, NY 12224, www.ag.ny.gov, 800-771-7755.

For Oregon residents, the Oregon Attorney General may be reached at 1162 Court Street NE, Salem, OR 97301, www.dog.state.or.us, 503-378-6002.

For South Carolina residents, the South Carolina Department of Consumer Affairs may be reached at 293 Greystone Blvd., Ste. 400, Columbia, SC 29210, www.consumer.sc.gov, 800-922-1594.

For Kentucky residents, the Kentucky Attorney General may be contacted at 700 Capital Avenue, Suite 118, Frankfort, KY 40601, www.ag.ky.gov, 502-696-5300.

For Massachusetts residents, you have the right to obtain a police report regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For New Mexico residents, you have the right to obtain a police report regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting **www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf** or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.