

June 16, 2011

Attorney General Tom Miller
1305 E. Walnut Street
Des Moines, IA 50319

Mr. Miller:

On behalf of Citibank (South Dakota), N.A., as a courtesy, we are writing to inform you about a recent incident in which personal information maintained by Citi relating to Iowa residents was accessed by an unauthorized third party.

Specifically, we recently discovered that a third party gained unauthorized access to the online account access feature (Account Online) for some Citi customer credit card accounts. Upon learning of the incident, we immediately began conducting an investigation. Through our investigation, we have determined that the third party gained access to information regarding some Citi customer credit card accounts, including customer names, credit card account numbers and contact information. The third party, however, did not gain access to any customer's Social Security number, date of birth, credit card expiration date or credit card security code (CVV).

We have taken steps to bolster the security of Account Online. Also, we began notifying our customers of this incident in writing on Friday, June 3 and completed our notification on Monday, June 13. During that time, we provided notice regarding this incident to 3,790 accounts of Iowa residents. Also, attached is a sample of the letter that we provided to Iowa residents.

In addition, we have reissued credit cards to potentially impacted customers.

Please do not hesitate to contact me at 605-331-7218 if you have any questions or concerns.

Sincerely,

Jeffrey D. Gednalske
Associate General Counsel
Citibank (South Dakota), N.A.

Attachment

Citi Logo

Date

Customer Name
Address
City, State

Re: Your [product type] credit card ending in XXXX

Dear Customer [or insert name]:

We recently discovered that there was unauthorized access to Citi's Account Online. Some of your credit card information such as your name, your credit card account number, and personal contact information including your email address was viewed. Your social security number, your date of birth, your card expiration date, and your card security code (CVV) were not viewed. We have implemented enhancements to our system to protect against similar incidents.

- You should remain vigilant during the next 12 to 24 months by monitoring your account activity and reviewing your monthly billing statements. Promptly report suspected identity theft or fraud to us at the number on the back of your card. Citi also offers free personalized identity theft solutions to assist Citi customers in taking appropriate steps if they believe they are a victim of identity theft.
- To learn more about protecting yourself from identity theft and to report incidents of identity theft, you may contact the Federal Trade Commission (at the address on the following page), or your local law enforcement agency or your state Attorney General's Office.
- You have the right to place a fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report, contact the three consumer reporting agencies at the addresses on the following page.
- Under Federal law, you are entitled to obtain one free copy of your credit report every 12 months from each of the three major consumer reporting agencies. We recommend that you do so, and have information relating to fraudulent transactions deleted. You can obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or online at: www.annualcreditreport.com.

Citi has implemented enhanced procedures to prevent a recurrence of this type of incident. We apologize for any inconvenience this may have caused. If we can be of further assistance to you, please do not hesitate to call us toll free at _____.

Sincerely,

Matthew Jenkins
Director of Operations

IMPORTANT CONTACT INFORMATION

Consumer Reporting Agencies contact information

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(877) 478-7625
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

Federal Trade Commission contact information

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft, or www.ftc.gov/credit