In June 2020, an internal investigation revealed that a former Capital One associate misused the personal information of two (2) customers, neither of whom is a resident of Maine. The associate had previously assisted the impacted customers in the normal course of business. Although we have no reason to believe that the former employee acquired or compromised the personal information of any Maine resident, the former employee, whose role involved looking up and servicing accounts, accessed the personal information of eight (8) Maine residents around the time that the incident in question occurred.

The employee has been terminated and is not eligible for rehire. The non-public customer information that would have been available to the employee through their system access includes the customer's name, address, telephone number, account number, Social Security number, date of birth, CVV2 code and transaction history.

As stated above, we have no reason to believe that the former employee improperly accessed or acquired the personal information of any Maine resident. However, as a precaution, Capital One has mailed written notice of this incident to the eight (8) Maine residents mentioned above. Capital One has attached a copy of the customer notification. Capital One has also offered the eight (8) Maine residents mentioned above 24 months of free credit monitoring with "My TransUnion Monitoring" service by TransUnion.

We remain committed to maintaining high standards for customer service and customer data security and want to assure you that we are taking appropriate steps to protect the personal information of our customers.

If you have any questions, comments or concerns, please contact Christina Bhirud, Senior Counsel at (702) 908-5083 or Christina.Bhirud@capitalone.com.

Regards,

Jonathan Olin
Managing Vice President, Legal, Privacy and Financial Integrity

P.O. Box 30285
Salt Lake City, UT 84130-0285

August 19, 2020

[redacted]

Re: Account ending [redacted]
Case No. DSE 248777

SOMEONE MAY HAVE ACCESSED YOUR PERSONAL INFORMATION

Dear [redacted]:

We're writing to let you know that your personal information may have been compromised. A former employee may have accessed your information when they shouldn't have after servicing your account on [redacted]. We know how unsettling this news can be and want you to know that this person is no longer with the company.

While we don't see any suspicious account transactions related to this, please keep an eye out for unauthorized transactions (including outside of Capital One®) because the person saw your account information, such as your name, address, telephone number, account number, Social Security number, date of birth, CVV2 code and transaction history.

We've enclosed some fraud prevention tools and tips and a credit monitoring offer. **To help you stay on top of your account and any potential identity theft, we'll pay for two years of TransUnion's credit monitoring service. You can sign up for this free service anytime until October 31, 2020.** This service will not auto-renew and you can choose if you'd like to keep it after two years. Please read the enclosed tips on how to set it up.

We understand how important your privacy is. If you have any questions, please don't hesitate to call us at 1-888-372-8305. We're available 8 a.m.–8 p.m. ET, Monday–Friday.

Sincerely,

Jeanel Heyel

Jeanel Heyel
Sr. Director, Operations

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 (*my*TrueIdentity) 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 *my*TrueIdentity website at **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.

- 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 anytime between now and **October 31, 2020**. 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 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.

ADDITIONAL RESOURCES

You should remain vigilant for instances of fraud or identity theft over the next 12 to 24 months by reviewing your account statements and closely monitoring your credit reports, which are available to you free of charge.

Annual Credit Report. You may obtain a free copy of your credit report once every 12 months from each of the three nationwide credit reporting agencies. To order your free annual credit report, please visit www.annualcreditreport.com or call 1-877-322-8228. You can also order your free annual credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or make certain changes to your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You have the ability to place a security freeze on your credit report. A security freeze will prevent a credit reporting agency from releasing information in your credit report without your express authorization. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the credit reporting agency certain identifying information, including your full name; Social Security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement, or insurance statement. Under the Economic Growth, Regulatory Relief, and Consumer Protection Act, you have the right to place a security freeze on your account free of charge.

Bureau Contact Information. You may contact the three nationwide credit reporting agencies about security freezes, fraud alerts and other related topics, using the following:

Equifax:	**Experian**:	**TransUnion**:
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/IDTHEFT
1-877-IDTHEFT (438-4338)

Office of the Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
http://www.marylandattorneygeneral.gov/
1-888-743-0023

North Carolina Office of the Attorney General
Mail Service Center 9001
Raleigh, NC 27699-9001
http://www.ncdoj.gov/
1-877-566-7226

Rhode Island Office of the Attorney General
150 South Main Street
Providence, RI 02903
http://www.riag.ri.gov
401-274-4400

Reporting identity theft and obtaining a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.	**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 Oregon residents**: You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General.	**For Rhode Island residents**: You have the right to file or obtain a police report regarding this incident.

Federal Fair Credit Reporting Act Rights: The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how credit reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of credit reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; credit reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.