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

<SYS_DateCurrent>

<AdhocName1>
<AdhocName2>
<AdhocAddress1>
<AdhocAddress2>
<AdhocCity>, <AdhocState> <AdhocZip5>

Re: Account ending in <AdhocAcctNR>. Case No. DSE <AdHocVar1>.

WE NEED YOUR ATTENTION: IMPORTANT INFORMATION ABOUT YOUR ACCOUNT.

Dear <AdhocName1>,

We're sorry to inform you that an event may have compromised the privacy of your personal information related to your Capital One® Credit Card account ending in <AdhocAcctNR>.

We believe that a former employee may have improperly accessed your account. While we don't see any potential fraud on your account with us, you and your account match the profile of customers who have seen unauthorized transactions linked to this individual. We ask that you also remain mindful of the possibility of additional fraud elsewhere. The information accessed included your name, account number, Social Security number, payment information and other account information. We have notified law enforcement and are taking other steps to prevent this kind of event in the future.

To help you monitor your account, we will pay for a year of Equifax's Credit Watch™ Gold with 3-in-1 Monitoring. This will help you stay on top of your account, and detect any potential identify theft. **You can sign up for this free service any time until February 28, 2014.** Unfortunately, we can't set it up for you. For steps on how to sign up, please see #1 in the Tips on the back of this letter. The Tips also include other recommendations to help you protect your personal information.

At the end of this free year of Credit Watch, you'll have the choice if you want to continue it. The Credit Watch service won't renew automatically after a year unless you request it. Again, we're sorry this incident happened. If you have any trouble setting up your Credit Watch with Equifax, or if you have any questions, please call us at <AdhocVar2>, <AdHocVar3>.

Sincerely,

Douglas Woodard
Vice President, Operations

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TIPS FOR SAFEGUARDING YOUR PERSONAL INFORMATION:

1. As noted above, we have arranged with Equifax to provide you with their "Credit Watch™ Gold with 3-in-1 Monitoring" service. Should you decide to enroll in this service, Capital One will pay the cost of your initial one year membership fee. **This offer is valid through February 28, 2014.**

   The Equifax Credit Watch™ Gold with 3-in-1 Monitoring service includes:
   - Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
   - Wireless alerts and customizable alerts available
   - One 3-in-1 Credit Report and unlimited access to your Equifax Credit Report™
   - Up to $1 million in identity theft insurance with $0 deductible, at no additional cost to you[1]
   - 24/7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and to initiate an investigation of inaccurate information

   Refer to Equifax's website for additional information about this service.

   To take advantage of this credit protection program, **please go only to the web site listed below** and complete Equifax's internet-based enrollment and verification process at:

   www.myservices.equifax.com/tri

   During the "check out" process, provide the following promotional code in the "Enter Promotion Code" box: <AdHocVar4>
   (This code eliminates the need to provide a credit card number for payment.)

To sign up for US Mail delivery of the product, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

2. Review all your account statements thoroughly and promptly.
   - You should report any incidents of suspected identity theft to the relevant financial services provider and/or to local law enforcement.

3. Remain vigilant over the next twelve to twenty-four months.

4. Request and review credit reports from each nationwide credit bureau noted below.
   - Once you receive your reports, review them for suspicious activity, such as inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you did not authorize.
   - Verify the accuracy of your social security number, address(es), complete name and employer(s).
   - Notify the credit bureaus if any information is incorrect in order to have it corrected or deleted.

   To obtain free credit reports, simply visit www.annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form, which can be found at http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. For more information on getting your credit reports free once a year or buying additional reports, read *Your Access to Free Credit Reports* at http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm.

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[1] The insurance described is subject to any terms and conditions established by Equifax and the applicable insurance policy, as well as applicable state or federal law.

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Additionally, you can call the toll-free fraud number of any one of the three nationwide credit bureaus and place an **initial fraud alert** on your credit report.

Equifax: 1-800-525-6285; http://www.equifax.com/answers/set-fraud-alerts/en_cp; Equifax Information Services LLC, P.O. Box 105069, Atlanta, GA 30348-5069

Experian: 1-888-EXPERIAN (397-3742); https://www.experian.com/consumer/cac/InvalidateSession.do?code=SECURITYALERT; P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; http://www.transunion.com/corporate/personal/fraudIdentityTheft.page; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

An **initial fraud alert** stays on your credit report for 90 days and acts as an alert to potential lenders.

If you would like more information about precautions against identity theft, fraud alerts, security freezes, or if you suspect that your information has been misused, visit the Federal Trade Commission's web site at www.ftc.gov/bcp/edu/microsites/idtheft/, call their hot line at 1-877-ID-THEFT (438-4338) or write to the Federal Trade Commission at Federal Trade Commission Consumer Response Center, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

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