



Dear Customer,

We are writing to let you know that computer tapes containing personal account and payment history information about your loan were lost recently while in the possession of a third-party courier. We have no reason to believe that this information has been used inappropriately and we have not received any reports of unauthorized activity regarding your credit or loan.

You should know that there is little risk of your account being compromised because you have already received your loan. No additional credit may be obtained from CitiFinancial without your prior approval, either by initiating a new application or by providing positive proof of identification. That said, we deeply regret that this situation occurred and want you to know that there are steps we are taking and some steps that we suggest you take to monitor your credit and protect you from identity theft.

First, we initiated an investigation of this incident as soon as we were made aware of it, and alerted law enforcement. The situation arose during the routine shipment of computer tapes to a credit bureau. The tapes contain names, Social Security numbers, account numbers and payment history of CitiFinancial customers. We and other lenders provide this information each month to credit bureaus to ensure that your credit report remains accurate and up-to-date. We send the information via nationally recognized couriers and require them to use enhanced security procedures to transport the tapes from our data center to the bureaus. Nonetheless, during a recent delivery, one of these couriers lost one box of tapes. Beginning next month the information we provide to credit bureaus will be sent via direct encrypted electronic transmission.

Second, CitiFinancial has arranged for you, at your option, to enroll in a credit monitoring service at no cost to you for the next 90 days. You will not be billed for this service. Once you enroll, our service provider will notify you of activity on your Equifax credit report. To start your enrollment, call 1-888-469-8603 from 8 a.m. to 11 p.m. Monday-Friday and 9 a.m. to 6 p.m. Saturday (EDT).

Third, prior to this incident, we had already enrolled you in Citi® Identity Theft Solutions, a free service from CitiFinancial, to help protect you from identity theft. To find out more, click on Products & Services at the top of our website: www.citifinancial.com.

Finally, it is important to regularly review activity on your accounts. If you discover any suspicious activity, be sure to report it immediately to CitiFinancial. It is also good practice to obtain your credit report periodically from one or all of the national credit reporting agencies. If you think identity theft or fraud has been committed, or if you have any questions, please stop by your local branch or call our dedicated information security hotline at 1-866-452-2484. The hotline is available seven days a week from 8 a.m. to 9 p.m. (EDT).

You also have the right to place a fraud alert on your credit report by contacting the credit bureaus. You should review the tips and information included with this letter about how you can protect yourself from identity theft, place a fraud alert or request a free copy of your credit report. It also includes information on who to contact in the event that you believe identify theft has been committed.

Please know that we regret any inconvenience or concern this incident may cause you. Be assured that we will take whatever steps are necessary to protect confidential customer information, and please do not hesitate to contact us if you have any questions.

Sincerely,

Information Security Director

Please review tips information