



Dear

The security of your information is important to us and we strive to handle it with care and discretion at all times. We are writing to let you know that we are unable to locate a computer tape at a secure offsite storage facility. The tape is used as a backup for system information. Electronic files on the tape may have included your name, address and Social Security Number, but did not include any banking or financial information.

The vendor that operates the offsite storage facility confirmed that it received and maintained the tape, and its facility has been searched. Unfortunately, the tape could not be located. However, the information on the tape can be read only with special equipment and software and we have no evidence to indicate any of the information has been viewed or used inappropriately.

Please accept our apology for any concern this may cause. As a precaution, we want to offer you a one-year subscription to Chase Identity ProtectionSM, a credit-monitoring service, free of charge. Please see the enclosed Important Information describing the benefits of Chase Identity Protection, and the enrollment form.

In addition to Chase Identity Protection, we are providing the following steps you can take to help protect yourself:

- **Monitor** your account statement and your credit reports **carefully and often**, to make certain there have been no unauthorized transactions made or new accounts opened in your name. Contact your other financial institution(s) immediately if there is unauthorized activity on your account or if any unauthorized accounts have been opened in your name.
- **Contact** one of the three credit bureau agencies to request that an initial free 90-day fraud alert be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will need to have their identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The contact information for the three bureaus is as follows:

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

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

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

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- Visit the Federal Trade Commission (FTC) website at www.consumer.gov/idtheft to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You may also call 1-877-438-4338 to request a free copy. If you are a victim of Identity Theft, report it to the FTC.

Consumers are also entitled under federal law to get one free comprehensive disclosure of all the information in their credit files from each of the above three national credit bureaus once every 12 months. You may request your free annual credit report by visiting www.AnnualCreditReport.com or calling (877) FACTACT (1-877-322-8228).

Again, we apologize for any concern. If you have any questions concerning this matter, please call us at 1-888-821-4277, Monday - Friday, 8:00 a.m. - 8:00 p.m. or Saturday, 8:00 a.m. - 5:00 p.m. ET.

Sincerely,



Patricia O. Baker
Senior Vice President
Executive Office