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Citigroup Inc.
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Irving, TX 75039

Tel 469-220-7472
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March 28, 2013

Via Overnight Delivery

Michael A. Delaney
Attorney General
New Hampshire Department of Justice
33 Capitol Street
Concord, NH 03301

Re: Data Security Matter

Dear Mr. Delaney:

On behalf of Citi, I am writing to inform you about a data security matter.

Citi routinely files legal documents in bankruptcy proceedings in which certain personally identifiable information, including Social Security numbers, financial account numbers, year of birth and the names of minors, is redacted from the publicly available versions of the documents to prevent public access to that information. Citi discovered that, because of a limitation in the technology used to perform the redaction, the information could be exposed and read by a person who accessed and downloaded individual electronic versions of the court records, and who had the knowledge and software to restore the redacted information. Citi also discovered that some of its bankruptcy filings disclosed personally identifiable information due to an imperfect manual redaction process. Citi has taken steps to reduce this potential exposure by removing the relevant filings from the court records and substituting new court filings in which the personally identifiable information is permanently concealed. Further, newer software offers effective redaction features and will be used for all future court filings.

While we have no reason to believe that any Citi customer's personal information has been misused, as a precaution, we will begin mailing notice to affected New Hampshire residents during the first week of April, 2013.

Please feel free to contact me at 469-220-7472 if you have any questions or concerns.

Sincerely,

A handwritten signature in black ink that reads "Michelle Hayward".

Michelle Hayward
General Counsel
North America Operations & Technology

Attachment

CITI
P.O. Box 140969
Irving, TX 75104

Date

Bar Code
Consumer Name
Consumer Address
Consumer City, State, Zip Code

Dear

This letter is to inform you of a matter involving your personal information. You are receiving this letter because you are currently, or were previously, a party in a bankruptcy proceeding involving a loan from Citi. Citi filed legal documents in court related to that loan in which certain personally identifiable information was, pursuant to court rules, intended to be concealed from the publicly available versions of the documents to prevent access to that information by members of the public who search electronic court records.

Citi discovered that, because of limitations in the electronic methodology or an imperfect manual process used to conceal such personal information, the information could be exposed and read by a person who accessed court records.

Citi is not aware of any instances in which this actually happened, or where this personal information was misused, and we believe the risk of unauthorized access or misuse for identity theft or other harmful purposes is low. In addition, Citi has been able to substantially reduce the potential risk of misuse of the original court filings by blocking access to these filings and substituting new filings with permanently concealed personal information.

Please read this letter carefully and in full as it contains information important to you.

As a precaution, we have arranged for you, at your option, to enroll in a credit monitoring service at no cost to you for one year. If relevant, you may also be able to enroll in credit monitoring for anyone in your household who may have been a co-obligor with you on a loan or credit agreement. To activate this

coverage, please call the toll-free number or visit the website listed below and enter the following redemption code by [REDACTED]:

Toll-Free Number: [REDACTED]
Website: www.identityguard.com/alert
Redemption Code(s): [REDACTED]

Additionally, although we believe that the likelihood of unauthorized access to and misuse of your personal information is low, we nonetheless recommend that you remain vigilant and regularly review your account statements, credit card bills and your credit report for any unauthorized activity. Promptly report incidents of suspected identity theft or fraud to your local law enforcement agency, your state Attorney General's Office, the Federal Trade Commission, your financial institution(s) and to one of the three nationwide consumer reporting agencies listed below to have it removed from your credit file.

You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day 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 credit reporting agencies below. Please note, if you plan on signing up for the complimentary service outlined above we recommend that you do not place a fraud alert until after enrollment.

Experian	Equifax	TransUnion
(888) 397-3742	(877) 478-7625	(800) 680-7289
P.O. Box 9532	P.O. Box 740241	P.O. Box 6790
Allen, TX 75013	Atlanta, GA 30374-0241	Fullerton, CA 92834-6790
www.experian.com	www.equifax.com	www.transunion.com

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. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three major credit reporting agencies. You may want to obtain copies of your credit report to ensure the accuracy of the report information.