



Zoe Strickland
Chief Privacy Officer

December 5, 2013

Bruce B. Kim, Executive Director
Hawaii Dept. of Commerce and Consumer Affairs
Office of Consumer Protection
Leiopapa A. Kamehameha Building
235 South Beretania Street, Suite 801
Honolulu, HI 96813

Dear Mr. Kim:

I am writing to provide you with notification regarding the nature and circumstances of a recent data security incident.

We recently became aware of an incident involving certain personal information of some users of the JPMorgan Chase Bank, N.A. ("Chase") UCard Center. The UCard Center is a web-based application that enables our cardholders and client-administrative users to access information and perform actions related to cardholder prepaid and Electronic Benefits Transfer (EBT) accounts. We believe that, from mid-July to mid-September 2013, some of the users' information may have been viewed improperly on databases that support the UCard Center website. Promptly after detecting the issue in mid-September, we took steps to secure our systems and launched an extensive investigation to determine the scope of the incident, in cooperation with law enforcement and forensic experts. We determined that, based on the cardholder's activity, one or more of the following data elements may have been viewed by unauthorized parties: name, address, phone number, Social Security number, User ID, card number, date of birth, online security question answers, email address and funds transfer details.

We have been monitoring card accounts associated with the UCard Center and have not identified any suspicious activity related to the incident. At this time, we have no evidence that any personal information was acquired or misused. Nevertheless, Chase has arranged to offer the relevant cardholders one year of credit monitoring services at no charge to those individuals.

Chase is notifying approximately 3,903 cardholders who reside in Hawaii about this incident. We are also notifying clients whose cardholders may have been impacted by this incident. Attached for your reference is a sample copy of the type of notice being sent to the affected individuals. If you have any questions, you may reach me at 212-622-7017.

Very truly yours,

Zoe Strickland
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Enclosure

12/3/13

Mike Kimball
@ JP Morgan Chase

Personal information from EDT cards who access them online

In mid-September, discovered breach.

Any ideas how many HI residents.

Michael.kimball@jpmchase.com



Nick from JP Morgan Chase
Napaporn Lam to: Bruce B Kim

12/04/2013 12:18 PM

Hi Bruce,

I got this call from Nick, JP Morgan Chase would like to speak with you regarding the incident. He noted that it's privacy incident and that's all the information that he gave me. His phone number is 916-214-7815.

Tik



RECEIVED

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STATE OF HAWAII
CONSUMER PROTECTION

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Dear [NAME]:

The security of your information is very important to us and we strive to handle it with care and discretion.

We are writing to alert you that some of your personal information may have been viewed improperly on databases that support our website for your [PROGRAM NAME(s)] card(s). When we detected this, we quickly secured our systems to safeguard your information. The information could include: your name, address, Zip code, phone number, user ID, password, card number, Social Security Number, date of birth, email address, Online security questions, and your bank account.

Keep using your card

We apologize and encourage you to keep using your card. We have found no evidence that your information was used improperly, and we will continue to monitor your account. We ask that you monitor your accounts as well. If you see any purchases that you don't recognize, please call the number on the back of your card.

A year of credit monitoring

As a precaution, we are offering you one year of credit monitoring service free of charge. Please visit [insert link to "How ITAC Sentinel® Plus Protects You" document] for important information describing the benefits of ITAC Sentinel® Plus and how to enroll.

To enroll directly, you may also visit the ITAC Sentinel® Plus website at www.itacsentinel.com/alert. You will need to enter your **Redemption Code: XXXXX** to begin the enrollment process.

How to protect yourself

Please visit [insert link to "Additional Steps to Help Protect Yourself" document] for information on additional steps you can take to monitor your credit bureau information.

We recommend you change your password now and periodically in the future.

Contact us

If you have any questions, please call us at (866) 849-5255.

Again, we apologize. We continuously review our security measures, seeking additional ways to safeguard your information.

Sincerely,

Patricia O. Baker

Habla inglés? La seguridad de su información es muy importante para nosotros y nos esforzamos para manejarla con cuidado y discreción. Le escribimos para alertarle que algunos de sus datos personales pueden haber sido comprometida en algunas bases de datos de respaldo de nuestro sitio web para su tarjeta(s) de [PROGRAM NAME]. Para recibir asistencia en español o si tiene alguna pregunta sobre este aviso, por favor comuníquese con Atención al Cliente en el 1-866-849-5255.

LCUCDO1213

PRI-12088551

How ITAC Sentinel[®] Plus Protects You

Chase wants to offer you at no cost, one year of monitoring and protection of your credit bureau information through ITAC Sentinel[®] Plus*. In addition to monitoring your credit bureau information, ITAC Sentinel Plus also monitors internet chat rooms and other websites known to be used by identity thieves. ITAC Sentinel Plus will let you know if your Social Security number, credit card and bank account numbers are found in unsecure online locations.

By enrolling in ITAC Sentinel[®] Plus, you'll receive the following:

- Credit reports and scores** from Equifax[®], Experian[®] and TransUnion[®], the three national credit reporting bureaus.
- 3-in-1 Credit Report, which combines the information from each bureau into one report
- Contact Directory which includes the names, addresses and phone numbers of your current creditors
- Ongoing credit monitoring
- Internet Surveillance
- Up to \$20,000 in identity theft insurance with \$0 deductible***

To enroll in ITAC Sentinel[®] Plus:

- Log in to www.itacsentinel.com/alert to enroll at a time that is convenient for you.
 - By enrolling online, you will have quicker access to your credit report.
- OR, call 1- 866-746-4253.
 - By enrolling by telephone, your credit report will be sent to you via mail.

Please be prepared to provide the following information to enroll:

- Mailing address
- Telephone number
- Social Security number
- E-Mail address (required for online enrollment)
- **Redemption code: xxxxxx**

Neither Chase nor ITAC Sentinel[®] will renew your membership when your one year complimentary membership ends. You may receive information on how to continue coverage at your own cost, if you choose.

LCITAC12013

*ITAC Sentinel[®] Plus services are provided by Intersections, Inc., an independent company.

****The ITAC Sentinel[®] Plus scores are provided specifically to consumers to help them understand their credit. Lenders use many different credit scoring systems, and the ITAC Sentinel Plus scores are not the same scores used to evaluate your credit.**

Credit scores are provided by CreditXpert[®] based on data from the three major credit bureaus.

***Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS TO HELP PROTECT YOURSELF

Monitor all of your account statement(s) **often** and credit reports **carefully**.

- This will help to make certain that there have been no transactions or new accounts opened in your name that you don't recognize.
- If you find transaction(s) or account(s) you don't recognize, contact your financial institution(s) immediately.

Contact one of the three credit bureaus below 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.
- You will only need to contact one of the credit bureaus. They will automatically forward the fraud alert to the other two credit bureaus.

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
Fraud Victim Assist. Division
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

Visit the Federal Trade Commission (FTC) website at www.ftc.gov to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. Or call the FTC at 1-877-438-4338 for 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 a free copy of your credit report 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 1-877-FACTACT (1-877-322-8228). You can request your free credit report at different times from each of the bureaus.



RECEIVED

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To enroll directly, you may also visit the ITAC Sentinel® Plus website at www.itacsentinel.com/alert. You will need to enter your **Redemption Code: XXXXX** to begin the enrollment process.

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Neither Chase nor ITAC Sentinel® will renew your membership when your one year complimentary membership ends. You may receive information on how to continue coverage at your own cost, if you choose.

LCITAC12013

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Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
Fraud Victim Assist. Division
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

Visit the Federal Trade Commission (FTC) website at www.ftc.gov to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. Or call the FTC at 1-877-438-4338 for a free copy.

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