**What happened**
On July 19, 2019, we determined that an outside individual gained unauthorized access and obtained certain types of personal information about Capital One credit card customers and individuals who had applied for our credit card products.

**What we've done**
Capital One immediately fixed the issue and promptly began working with federal law enforcement. The person responsible was arrested. Based on our analysis to date, we believe it is unlikely that the information was used for fraud or disseminated by this individual. However, we will continue to investigate.

"While I am grateful that the perpetrator has been caught, I am deeply sorry for what has happened," said Richard D. Fairbank, Chairman and CEO. "I sincerely apologize for the understandable worry this incident must be causing those affected and I am committed to making it right."

Safeguarding information is essential to our mission and our role as a financial institution. We have invested heavily in cybersecurity and will continue to do so. We will incorporate the learnings from this incident to further strengthen our cyber defenses.

**What's the impact**
Based on our analysis to date, this event affected approximately 100 million individuals in the United States and approximately 6 million in Canada.

Importantly, no credit card account numbers or log-in credentials were compromised and less than one percent of Social Security numbers were compromised. Based on our analysis to date, we believe it is unlikely that the information was used for fraud or disseminated by this individual.

The largest category of information accessed was information on consumers and small businesses as of the time they applied for one of our credit card products from 2005 through early 2019. This information included personal information Capital One routinely collects at the time it receives credit card applications, including names, addresses, zip codes/postal codes, phone numbers, email addresses, dates of birth, and self-reported income.

Beyond the credit card application data, the individual obtained portions of credit card customer data, including:
• Customer status data, e.g., credit scores, credit limits, balances, payment history, contact information
• Fragments of transaction data from a total of 23 days during 2016, 2017 and 2018

The individual also obtained the following data:

• About 140,000 Social Security numbers of our credit card customers
• About 80,000 linked bank account numbers of our secured credit card customers

We will directly notify these customers through the mail.

For our Canadian credit card customers, approximately 1 million Social Insurance Numbers were compromised in this incident. We will directly notify all Canadian customers affected.

For our Canadian credit card customers, please visit our website at www.capitalone.ca/facts2019.

**What are we doing to help**
Free credit monitoring and identity protection is available to everyone affected.

We recognize that there may be questions or concerns and our customer service line is available at 1-800-227-4825.