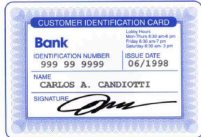


CreditSecureSM from American Express

PRESORTED
STANDARD
U.S. POSTAGE
PAID
AMERICAN
EXPRESS

**Your Identity Can Be Stolen
At Any Moment...**



For American Express Cardmember:

ALTO
Carlos A. Candiotti
1332 N 2835 W
Clinton, UT 84015-5727



**AMERICAN EXPRESS
CREDIT SECURE SOLICITATION**

CreditSecureSM from American Express



**Carlos A. Candiotti, It Only Takes A Split Second
To Become An Identity Theft Victim.
You Can Be At Risk Simply By Using ATMs...Cell Phones...
The Internet...Credit Cards...Even Gas Pumps.**

Dear Carlos A. Candiotti:

Like it or not, there are many ways a thief can steal your identity.

Your phone conversations can be overheard. You can be watched from a distance entering your PIN at an ATM. And if identity theft happens to you, you may not realize it until serious damage is done to your credit.

Over 750,000 Americans each year are victims of identity theft.*

CreditSecure monitors your credit report every business day, so if someone is fraudulently using your name to buy merchandise or get a credit card, you will be alerted.

It's a truly invaluable service in today's less-than-private world. And you're invited to try it for 30 days — **FREE**. Just look at all the peace of mind CreditSecure provides:

**Carlos A. Candiotti,
Get Peace Of Mind With These
Valuable Benefits!**

- Verification of Your Credit History
- Prompt Notification if Suspicious Activity Occurs
- Quarterly Updates of Changes in Your File
- Valuable Identity Theft Expense Coverage
- Fast, Professional Assistance from Credit Education Specialists

Your Personal Credit Report. You'll receive a copy of your credit report compiled with data from Equifax credit reporting agency — plus a **FREE** upgrade for a 3-in-1 report so you can verify your credit history at Equifax, Experian and TransUnion.

Monitoring Every Business Day. Through our NOTIFY EXPRESSSM service, you'll be alerted by e-mail or U.S. mail if there are new accounts opened in your name or inquiries made into your file at Equifax.

Quarterly Credit Updates. Lets you check your credit history for derogatory information, collection

accounts, status changes and other items. With your upgrade to a 3-in-1 report, your quarterly updates will include all three bureaus.

Identity Theft Expense Coverage. You'll be reimbursed up to \$5,000** for certain expenses, such as lost wages and long distance calls should you become a victim of identity theft.

Assistance From Credit Education Specialists. If you find an inaccuracy on your file or potential fraud, we'll help you take the next steps.

With CreditSecure, you'll know exactly what's in your credit file. Plus, you'll know what to do if you suspect identity theft. And right now, you can take advantage of a **FREE 30-day trial** plus receive a 3-in-1 report upgrade with no additional charge.

We'll send you your personal Credit Report as soon as you enroll... your **FREE** upgrade for a 3-in-1 report, from the three major credit reporting agencies will arrive after your 30-day trial.*** We'll conveniently bill the low fee of \$9.99 per month to your American ExpressSM Card account until you cancel. If you are not satisfied for any reason, you can cancel within the first 30 days by calling 1-800-270-7506 and owe nothing.

To enroll now in CreditSecure, simply complete and return the attached Enrollment Activation Form in the postage-paid envelope. Avoid the risk — do it today.

Sincerely,

Gordon A. Smith

Gordon A. Smith
President, Consumer Cards,
Member Since 1984

*Identity Theft Resource Center, April 6, 2002. Refer to wwwidtheftcenter.org

**After a \$250 deductible

*** You must be a member of CreditSecure to receive a 3-in-1 bureau report and your trial period begins the date your membership materials are mailed.

Questions? Go to www.americanexpress.com/creditsecure

CreditSecureSM from American Express

**Keeps You from
an Unprepared
Identity Theft!**

**Thieves Who Steal Personal
Over 750,000 Americans Every**

Chance as you won't notice it happening — shoulder or an overheard phone conversation — you can fall a thief by taking prompt action if you know, someone is falsely using your good name loans or even apply for a job.

This is identity theft — and it's an ever-growing try to be, you can become an unknowing victim always prevent a thief determined to steal you can fall a thief by taking prompt action if you know, someone is falsely using your good name loans or even apply for a job.

**You Can Act Quickly to Resolve
Before Harm Occurs.**

CreditSecure continuously monitors your file every credit reporting agency. You'll be alerted by e-mail or U.S. mail if there are new accounts opened in your name or inquiries made into your file or reported Just as important, we'll help you make sure you and up to date. When you enroll, we'll rush you compiled with data from Equifax — plus a free so you can verify your complete credit file.

Plus, every three months, you'll receive a Quarterly derogatory information, public record items (judgment collection accounts, accounts closed, items near limit increases and status changes.

* Identity Theft Resource Center, April 6, 2002. Refer to www.idtheftcenter.org

**Where Can
A Thief Steal
Your Identity?
Almost Anywhere...**



WHEN YOU USE
YOUR CREDIT CARD



AT THE GAS PUMP



AT A PUBLIC PHONE



ON THE INTERNET



IN YOUR TRASH



OVER YOUR CELL
PHONE



FROM YOUR
MAILBOX



AT YOUR FRONT
DOOR



WHERE YOU WORK



AT AN ATM

ed
just to restore
that CreditSecure
es and long

al...
secure from
ent due for 30 days.
rollment Activation
elcome package with
n-1 report from the
ee

Service

