



Complete data breach care

August 22, 2011

Dear Mr. Attorney General:

This letter is to inform you of a privacy incident affecting two (2) residents of New Hampshire. We have been hired by First Federal Bank of Florida to notify and provide identity theft protection to the population of persons whose personal information may have been compromised.

First Federal Bank of Florida has discovered on the weekend of July 23, 2011, their Jacksonville office experienced a break-in. In addition to office supplies and personal items, some computer equipment containing unencrypted client information was also taken. Personal information that may have been exposed included name, address, date of birth, Social Security number, mother's maiden name, driver's license number, credit card numbers and bank account numbers. All notification letters will be mailed via USPS on August 23, 2011.

ID Experts and First Federal Bank of Florida wanted to inform you of this privacy incident and make you aware that First Federal Bank of Florida has secured robust protection for those who were affected. In addition to making sure that First Federal Bank of Florida properly notified those whose information was compromised, our company is also providing a one-year membership in our identity theft protection and restoration program. The service includes a dedicated toll free number for members of the affected class to call, a website dedicated to this event, 12 months of credit and CyberScan monitoring, as well as fraud restoration services and a \$20,000 insurance reimbursement component should anyone experience identity theft as a result of this incident. This membership is paid for entirely by First Federal Bank of Florida.

Law enforcement has also been notified as appropriate and First Federal Bank of Florida is continuing to work with them during the investigation. Additionally, they have enhanced the alarm monitoring system, re-plated and re-keyed all exterior door locks. In addition, strict policies for information storage have been implemented so that no unencrypted information is stored at the Jacksonville office.

Our company has been providing identity theft services to individuals and organizations since 2003. We remain the leader in the industry and have provided services for hundreds of data breaches.

We have included a copy of the notification letter here to provide you with more details about the incident itself as well as the offering. Please do not hesitate to contact us if you have any questions about this privacy incident or the assistance we have provided to First Federal Bank of Florida.

Most sincerely,

A handwritten signature in black ink that reads "Chris Kane".

Chris Kane
Chief Operating Officer

Enclosure



C/O ID Experts
PO Box 6336
Portland, OR 97228-6336

To Enroll, Please Call:
1-877-803-7684
Or Visit: www.IDExpertsProtect.com
Your Membership Code: [ID Experts will insert]

NAME
ADDRESS LINE 1
ADDRESS LINE 2
CITY STATE ZIPCODE
COUNTRY

DATE

Dear <NAME>,

You are receiving this letter because at one time your mortgage loan application was submitted to First Federal Bank of Florida. On the weekend of July 23, 2011, First Federal's Jacksonville office experienced a break-in. In addition to office supplies and personal items, some computer equipment containing client information was also taken. Thorough investigation has indicated that some of your personal information may have been exposed. After review of the data, the personal information may have included name, address, date of birth, Social Security number, mother's maiden name, driver's license number, credit card numbers and bank account numbers. Again, we regret to inform you that you have been identified as one of the individuals whose personal data was included.

Upon discovery of the theft, First Federal immediately contacted the Jacksonville Sheriff's Office and is continuing to work with them during this investigation. There have been no reports of any misuse of this information. According to the police department, it is unlikely that the intruder intended to steal any personal information, and simply wanted the hardware.

First Federal has contracted with ID Experts® to provide you with FraudStop™ identity monitoring and recovery services to help protect your identity. With this protection, ID Experts will provide you with tools to protect yourself and help you resolve issues if your identity is compromised. We strongly encourage you to register for this free identity monitoring service by calling 1-877-803-7684 or going to www.IDExpertsProtect.com.

Please note the deadline to enroll is: February 23, 2012

Your one year membership will include the following:

- **Fraud Resolution Representatives:** ID Experts will provide assistance if you suspect that your personal information is being misused. A recovery advocate will be assigned to your case, and they will work with you to assess, stop, and reverse any fraudulent activity. If you suspect or discover suspicious activity, you should contact them immediately for assistance.
- **Credit and CyberScan Monitoring:** ID Experts will provide 12 months of credit and CyberScan monitoring that will notify you by email of key changes in your credit file. CyberScan monitoring will also continuously monitor to determine if your personal information is being illegally sold or traded on criminal websites, chat rooms and bulletin boards. Detailed instructions for activating your credit monitoring are provided on the ID Experts member website which you may log into once you enroll.

- **Exclusive Educational Materials:** The ID Experts website includes a wealth of useful information, including instructive articles, a Protection Test that you can take, the very helpful ID Self-Defense Academy™, and a place where you can review and update your account. Their experts will keep you up-to-date on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Insurance Reimbursement:** ID Experts will arrange \$20,000 of identity theft reimbursements for certain expenses that can be incurred when resolving an identity theft situation.

To learn more about these services and to ensure the safety of your personal information, we strongly encourage you to call ID Experts at 1-877-803-7684. Alternatively, you can learn more about the incident and enroll in the services by going to www.IDExpertsProtect.com.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. Representatives from ID Experts have been fully versed on the incident and can answer any questions or concerns you may have regarding protection of your personal information. They are available to assist with enrollment in the FraudStop program and services Monday through Friday from 9 am-9 pm Eastern Time by calling 1-877-803-7684.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following membership code when calling or enrolling on the website, so please do not discard this letter.

Your Membership Code: [insert access code]

We sincerely regret any inconvenience or concern that this matter may cause you. Thank you for your patience and understanding while we work together to protect your information.

Sincerely,



Keith C. Leibfried
President and CEO
First Federal Bank of Florida

(Enclosure)

Recommended Steps to help Protect your Identity

Please Note: No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

By immediately taking the following simple steps, you can help prevent your information from being misused.

1. Telephone: Contact ID Experts at 1-877-803-7684 to gain additional information about this event, enroll in the services being provided to you and to talk with knowledgeable representatives about appropriate steps you should take to protect your credit file.

2. Website: Go to www.IDExpertsProtect.com, review the information and follow the instructions for enrollment. Once you have completed your enrollment, you will receive a Welcome Letter that will direct you to the exclusive ID Experts' Member Website where you will find additional valuable and educational information.

3. Activate the credit monitoring provided as part of your membership with ID Experts. Credit and CyberScan monitoring are included in the membership, but you must personally activate the monitoring services for them to be effective. Note: You must have established credit and access to a computer and the internet to use this service. The Welcome Letter you receive after enrolling will provide you with instructions and information to activate the monitoring portion of the service. If you need assistance, please call ID Experts.

4. Monitor your credit card and bank accounts. If fraudulent activity is suspected, immediately file a dispute with your financial institution regarding this activity. If you have additional concerns please contact ID Experts by phone or by visiting their Member website and filing a theft report.

5. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. You can receive free credit reports by placing fraud alerts. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop, and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with the FTC.

6. Place Fraud Alerts with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

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

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

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

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

7. Security Freeze: By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze is no more than \$10 for each credit reporting bureau for a total of \$30. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Complaint Form with the Federal Trade Commission, there is no charge to place the freeze.

8. You can obtain additional information about the steps you can take to avoid identity theft from the following:

For Maryland Residents:
Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Toll Free 1-888-743-0023

For North Carolina Residents:
Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Toll Free 1-919-716-6400

For all other US Residents:
Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502