



CHAPMAN
UNIVERSITY

Janine P. DuMontelle
Associate Vice President and University Counsel

February 22, 2011

Office of the New Hampshire Attorney General
Consumer Protection & Antitrust Bureau
33 Capitol Street
Concord, NH 03301

Re: Legal Notice of Information Security Breach

Dear Sirs or Madams:

I write on behalf of Chapman University ("Chapman") to inform you of a potential information security breach that affected approximately 15 New Hampshire residents.

Chapman officials learned late last week that a campus electronic document containing certain personal information was accessed on February 15, 2011, by an authenticated system user not authorized to view the document. The user reported the document to the university, and Chapman immediately blocked further unauthorized access to it. That document contained the names, social security numbers, student identification numbers, and financial aid information of individuals who applied for financial aid for academic year 2009-2010.

Chapman is committed to safeguarding the privacy of personal information and takes many precautions for the security of such information. We are deeply disappointed that this information may have been subject to unauthorized access and have already taken measures designed to prevent this from happening again in the future. In this instance, the university corrected access privileges to the document within minutes of receiving notice. Additionally, Chapman is planning to promptly enhance its security-protocol training and implement additional software-related safeguards.

At this time, Chapman has no evidence any personal information was taken; this was an isolated incident where it appears a very small number of authenticated Chapman University system users briefly accessed the document. Nonetheless, as a precaution, Chapman is notifying all affected individuals via written letter to each through first class mail, and is offering them the opportunity to enroll in a free credit monitoring service for one year. These notifications will begin mailing on February 22, 2011. A copy of the form of notice being sent to impacted individuals is attached for your reference.

If you have any questions or need further information regarding this incident, please contact me at [REDACTED]

Sincerely,

Janine P. DuMontelle,
Associate Vice President and University Counsel
Chapman University
One University Drive, Dept 3707
Orange, CA 92866

Enclosure

Return mail will be processed by: IBC
P.O. Box 802
Fort Mill, SC 29716-0802



Information Systems & Technology One University Drive • Orange, California 92866

41 67 00010812 818435



SAMPLE SAMPLE
123 SAMPLE ST
SAMPLE CITY, VI ZIP

February 22, 2011

Dear Sample Sample:

The Chapman University System takes very seriously the trust you have placed in this institution. It was with considerable concern, therefore, that university officials learned on February 16, 2011 that a campus electronic document containing certain personal information was accessed on February 15, 2011, by a system user not authorized to view the document. The user reported the document to the university, and Chapman immediately blocked further unauthorized access to it. That document contained the names, social security numbers, student identification numbers and financial aid award information of individuals who applied for financial aid for academic year 2009-2010.

We are notifying you of this incident because you are one of the individuals whose personal information was present on the document. While we have no evidence that an unauthorized individual actually misused your personal data, we are notifying you so you can be especially alert to any signs of possible misuse of your personal identity. We want to make you aware of steps you can take to guard against identity theft or fraud. Please review the enclosed Information about Identity Theft Protection, including information about how to place a fraud alert on your consumer credit file. Additional information about identify theft can be obtained from the California Office of Privacy Protection at <http://www.privacyprotection.ca.gov/>.

To help safeguard you from misuse of your personal information, we have arranged to provide you with identity monitoring services for 12 months at no cost to you. While we believe there is little likelihood that your information will be misused as a result of this incident, you can enroll in a professional identity monitoring service (First Watch ID) provided by First Watch Technologies, Inc. To enroll in this service, simply call 877-443-1865 from 9:00 a.m. to 7:00 p.m. (Eastern Time) or go to <http://www.firstwatchid.com>:

- Click on "verification code" on the upper right-hand corner of the First Watch ID homepage.
- Enter the appropriate information including your unique 9-digit verification code: [REDACTED].

You can sign up for this service anytime **between now and May 15, 2011**, using the verification code listed above.

Once you have enrolled, you will receive one year of proactive identity monitoring. First Watch ID will monitor 1,000's of databases and hundreds of billions of records on your behalf to look for suspicious activity that could indicate the beginning steps of identity theft. If suspicious activity is found, First Watch will place a personal phone call to you (at the telephone number that you provide) to determine if the suspicious activity is fraudulent.

The First Watch ID service also includes up to \$25,000 of identity theft insurance with \$0 deductible, along with identity restoration coverage (certain limitations and exclusions may apply).

Chapman University is committed to safeguarding the privacy of personal information and takes many precautions for the security of such information. We are deeply disappointed that your information may have been subject to unauthorized access and we have already taken measures designed to prevent this from happening again in the future. In this instance, the university corrected access privileges to the document within minutes of receiving notice. Additionally, we are planning to promptly enhance our security-protocol training and implement additional software-related safeguards.

Let me emphasize that we have no evidence any personal information was taken; this was an isolated incident where it appears a very small number of authenticated Chapman University system users briefly accessed the document. As a precaution, however, we recommend you carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. If you find any suspicious activity on your credit reports, call your local police or sheriff's office.

Again, we sincerely regret any inconvenience this incident presents to you. Chapman has arranged for you to receive assistance with any concerns or questions you may have at this time. Please call the following toll-free number, from 9:00 a.m. to 7:00 p.m. (Eastern Time), for help: 877-443-1865. Additionally, if after contacting this service you are not satisfied or you require further aid, Chapman's staff is ready to assist. Please contact Chapman's Department of Information Security, from 9:00 a.m. to 5:00 p.m. (Pacific Time), by dialing 714-744-7972 or by emailing dis@chapman.edu.

Sincerely,



Shari L. Waters
Chief Information Officer

Information about Identity Theft Protection

Even if you do not feel the need to register for the First Watch ID Monitoring service, we recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
800-685-1111
www.equifax.com

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

TransUnion
P.O. Box 6790
Fullerton, CA 92834-6790
800-916-8800
www.transunion.com

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit agency at the telephone number on the report. If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338),
www.ftc.gov/idtheft

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

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

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM,
www.ncdoj.gov

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are

about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed below:



Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
877-478-7625
www.equifax.com

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

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

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion
Fraud Victim Assistance
Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com