

December 8, 2010

Dear Attorney General, Michael Delaney:

This letter is to inform you of a privacy incident affecting a resident of your state. We have been hired by Concur Technologies, Inc. to notify and provide identity theft protection to the population of persons whose personal information was compromised as the result of a break-in and theft that occurred on November 27 and November 28, 2010. We believe a total of one resident of New Hampshire may be affected. Notification letters will be mailed to approximately 1017 affected individuals via USPS on December 9, 2010.

ID Experts and Concur wanted to inform you of this privacy incident and make you aware that Concur has secured robust protection for those who were affected. In addition to making sure that Concur properly notified those whose information was compromised, our company is also providing a 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, 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 Concur.

Our company has been providing identity theft services to individuals and organizations since 2003. We have been a leader in the industry since then, and we also recently received a blanket purchase agreement from the General Services Administration (GSA), to provide independent risk analysis to state or federal agencies in the event of a data breach. We have serviced hundreds of data breaches and millions of victims in this time.

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 Concur.

Most sincerely,



Christine Arevalo  
Director of Critical Incident Response

*Enclosure*

[Name]  
[Address]  
[City, State Zip]

<p><b>To Enroll, Please Call:</b> <b>1-877-802-1399</b> <b>Or Visit: <a href="http://www.IDExpertsCT.com">www.IDExpertsCT.com</a></b></p>
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Dear [Name],

This notification letter is in follow up to the email you received on December 2, 2010. As you are already aware, over the holiday weekend, November 27 and November 28, 2010, a break-in and theft occurred at our headquarter office in Redmond, WA. Certain computer equipment and software were stolen. Law enforcement was immediately contacted and is continuing an on-going investigation. In order to protect Concur and its employees, we ask for your assistance in keeping the details of this incident confidential while law enforcement does its job. In addition, if you have any information that could be beneficial to this investigation, please contact our toll-free Concur Compliance Hotline at 1-866-537-4639, which is an anonymous and confidential way to provide us with useful information.

Concur is also continuing its own internal investigation and assessing the full impact related to the break-in. As a result of our continuing efforts, we recently discovered that some of the stolen equipment may have included some of your personal information, including your name, address, date of birth and Social Security number. At this time, there is no evidence to suggest that there has been any attempt to misuse any of your personal information; however, you should assume that you are at risk, and, therefore, we encourage you to take appropriate proactive action with respect to your personal information.

Concur has contracted with ID Experts® to provide you with FraudStop™ Protection Package and recovery services for two years, at Concur's cost, to help protect your identity. With this protection, ID Experts will help you resolve any issues related to this incident if your identity is compromised.

Your two-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 Monitoring:** ID Experts will provide 24 months of credit and CyberScan monitoring that will notify you by email of key changes in your credit file. CyberScan monitoring will continuously monitor to determine if your personal information is being illegally sold or traded on criminal websites, chat rooms and bulletin boards. Credit monitoring is included as part of your ID Experts membership, but *you must activate it for it to be effective*. 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, 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 up to \$20,000 of identity theft reimbursement 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 1-877-802-1399. Alternatively, you can learn more about the incident and enroll in the services by going to [www.IDExpertsCT.com](http://www.IDExpertsCT.com).**

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

Your Access Code: 974621

**Please note the deadline to enroll is: May 31, 2011.**

Again, at this time, there is no evidence that your information has been misused. However, you should assume that you are at risk, and therefore, we encourage you to take appropriate proactive action with respect to your personal information, and we again encourage you to take full advantage of this service offering. Representatives from ID Experts are available to assist with enrollment in the program Monday through Friday from 6 am-6 pm Pacific Time by calling 1-877-802-1399 or going to [www.IDExpertsCT.com](http://www.IDExpertsCT.com).

Yours truly,

Raj  
Concur

(Enclosure)

## Recommended Steps to Enroll with ID Experts®

**Please Note: No one is allowed to place a fraud alert on your credit report except for 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 1-877-802-1399 to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record. Please be sure to have your access code.
- 2. Website:** Go to [www.IDExpertsCT.com](http://www.IDExpertsCT.com) and follow the instructions for enrollment. If you do not have Internet access, you can also call 1-877-802-1399 to enroll over the phone. Once you have completed your enrollment, you will receive a welcome letter either by mail or by email if you provide an email address when you sign up. The welcome letter will detail the components of your membership and it will also contain instructions for activating your credit monitoring. It will direct you to the exclusive ID Experts member website where you will find other valuable educational information.
- 3. Activate the credit monitoring** provided as part of your membership with ID Experts, which is paid for by Concur. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have 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 credit monitoring portion of the service. If you need assistance, ID Experts will assist you. They can be reached at 1-877-802-1399.

With credit monitoring, you will receive notification within 24 hours of critical changes to your credit report. You will quickly find out about changes, including potentially fraudulent activity such as new inquiries, new accounts, late payments, and more.

- 4. 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 and through your credit monitoring. 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](http://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.

**5. 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 Experian's website. If you elect to participate in the credit monitoring as discussed above in #3, *please wait until after* you have activated the credit monitoring before placing any fraud alerts. 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 Agencies

Equifax Fraud Reporting  
1-800-525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian Fraud Reporting  
1-888-397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://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](http://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.

**6. 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 agencies 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 agency 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.

**7. 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](http://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/](http://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](http://www.consumer.gov/idtheft)  
1-877-IDTHEFT (438-4338)  
TDD: 1-202-326-2502

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