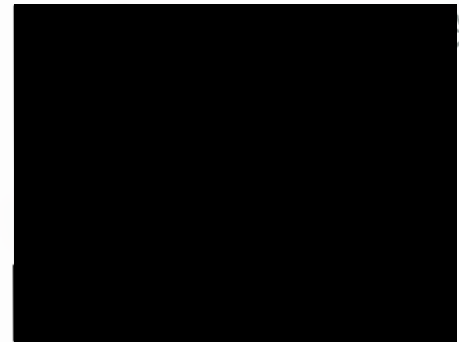


KING & SPALDING

STATE OF NH  
DEPT OF JUSTICE  
2015 APR -8 AM 11:31



April 2, 2015

**VIA U.S. Mail**

Attorney General Joseph Foster  
Office of the Attorney General  
33 Capitol Street  
Concord, NH 03301

**Re: Data Incident Notification**

Dear Attorney General Foster:

I am writing on behalf of Equifax to inform you of a data incident that affects New Hampshire residents. We will send the attached sample notification letter to the affected residents by the end of this week.

On March 15, 2015, Equifax learned that certain information may have been inadvertently sent to incorrect individuals as a result of a technical error that occurred during a software change. Upon learning of the incident, Equifax immediately began investigating. Subsequently, Equifax determined that some personally identifiable information of one (1) New Hampshire resident may have been inadvertently sent to incorrect individuals. In many instances, sensitive credit file information, including social security numbers and account numbers, are truncated or masked.

Equifax is continuing to investigate this incident but has no evidence of any criminal wrongdoing. Since discovering the inadvertent disclosure, Equifax has addressed the technical error.

Equifax has taken several steps to collect the inadvertently mailed information. Equifax has attempted to call each of the individuals who received the personally identifiable information of the affected New Hampshire resident in an effort to retrieve the inadvertently mailed information. Equifax has alerted the state Attorney General of each state where individuals who inadvertently received personally identifiable information of others reside.

As an additional protection, Equifax is offering a free one-year subscription to Equifax ID Patrol identity theft protection product. This product will provide individuals with

Attorney General Joseph Foster  
April 2, 2015  
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comprehensive credit file monitoring and automated alerts of any key changes to their credit reports, \$1 million Identity Fraud Expense Coverage and access to their credit report. Please let me know if you have any additional questions regarding the notification.

Sincerely,

A handwritten signature in black ink, appearing to read "Taylor B. Smith", with a long horizontal flourish extending to the right.

PBS/ses/knd  
Enclosure



Equifax, Inc.  
1550 Peachtree St, NW  
Atlanta, GA 30309

[Date]

[Name]

[Address]

[City, State, Zip]

Dear [Name],

Our top priority is protecting the consumer information entrusted to us. On March 15, 2015, we learned that certain information may have been inadvertently sent to incorrect individuals as a result of a technical error that occurred during a software change. Upon learning of the incident, we immediately began investigating. Subsequently, we determined that some of your personally identifiable information may have been inadvertently sent to incorrect individuals. We are continuing to investigate this incident, but we have no evidence of any criminal wrongdoing.

Since discovering the inadvertent disclosure, we have addressed the technical error. In addition, we have reached out directly to the individual who received your information in an effort to retrieve that information and alerted the state Attorney General in the state where that individual resides.

### **What This Means to You**

As a result of this incident, another individual may have received some of your credit file information. Credit file disclosures may contain personal information, such as your home address, social security number, account numbers, creditor names, and your payment history for credit accounts. In many instances, sensitive credit file information, including social security numbers and account numbers, are truncated or masked. We have no reason to believe that your information will be used in an inappropriate way, and we are working to retrieve that information and have it destroyed. In an abundance of caution, we are informing you of this incident and have set forth below measures you may take to protect your personal information.

### **What We Will Do to Help Protect Your Personal Information**

Equifax will provide to you a free one-year subscription to Equifax ID Patrol identity theft protection product. This product will provide you with comprehensive credit file monitoring and automated alerts of any key changes to your credit reports, \$1 million Identity Fraud Expense Coverage and access to your credit report. A description of this product is provided in the attached material, which also contains instructions about how to enroll including your personal activation code. We urge you to review the description and to consider enrolling in this product. You must complete the enrollment process by September 30, 2015.





### **What Else You Can Do To Protect Your Personal Information**

We ask that you remain vigilant with respect to your personal information and we encourage you to consider the following steps:

- Closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact your financial institution.
- Monitor your credit report at all three of the national consumer credit reporting agencies. You can order a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling 877-322-8228, or completing the Annual Credit Report Form on the Federal Trade Commission website at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>. The contact information for all three national credit reporting agencies is listed below.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
Phone: 800-685-1111 P.O. Box 740241 Atlanta, GA 30374 <a href="http://www.equifax.com">www.equifax.com</a>	Phone: 888-397-3742 P.O. Box 9532 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a>	Phone: 800-916-8800 P.O. Box 2000 Chester, PA 19022 <a href="http://www.transunion.com">www.transunion.com</a>

- Consider placing a fraud alert message on your Equifax credit file. By placing this alert on your Equifax credit file, any company that requests your credit file will receive a message warning them that you may have been a victim of fraud. Companies that receive this alert may request that you provide proof of your identity. This step will help to protect you from accounts being opened or used by anyone other than yourself. If you would like to place a fraud alert message on your Equifax credit file, call 1-877-478-7625. Once you contact Equifax to place a fraud alert, we will notify Experian and TransUnion on your behalf to request that they place a fraud alert on your file as well.
- If you detect any incident of fraud or identity theft, promptly report the incident to your local law enforcement authority and the Federal Trade Commission ([www.consumer.ftc.gov](http://www.consumer.ftc.gov); 877-438-4338; 600 Pennsylvania Avenue, NW, Washington, DC 20580). You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies for more information regarding fraud alerts and security freezes.

We take the protection of consumer information very seriously and apologize for any inconvenience. If you have any questions regarding this notification, please contact us at 866-828-5060.

Sincerely,

Equifax Information Services LLC





## Activation Code: INSERT Credit Monitoring Code

### About the Equifax ID Patrol identity theft protection product

ID Patrol will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

ID Patrol provides you with the following key features and benefits:

- o Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- o Wireless alerts and customizable alerts available (available online only)
- o One 3-in-1 Credit Report and access to your Equifax Credit Report™
- o Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites (available online only)
- o Ability to lock and unlock your Equifax Credit Report™ (available online only)
- o Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- o 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

### How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to  
[www.myservices.equifax.com/patrol](http://www.myservices.equifax.com/patrol)

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Activation Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

### Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

\* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC