1700 K Street, NW, Fifth Floor Washington, D.C. 20006-3817

> PHONE 202.973.8800 FAX 202.973.8899

> > www.wsgr.com

GERARD M. STEGMAIER Internet: gstegmaier@wsgr.com Direct Dial: 202.973.8809

September 18, 2011

VIA U.S. MAIL

Office of the Attorney General Consumer Protection Bureau Attn: James Boffetti 33 Capitol Street Concord, NH 03301

Dear Mr. Bofetti:

We are writing on behalf of our client, FEI Company ("FEI") to inform you that FEI will be sending notice to three New Hampshire residents advising them that FEI discovered a theft of a laptop computer on August 29, 2012, which may have contained FEI employees' personal information. The information may have included: names, social security numbers, taxpayer I.D. information, salary information, home address, dates of birth, and related basic employment information.

A police report was filed concerning the laptop theft, and FEI is cooperating with law enforcement. FEI has no evidence or reason to believe that any of the information contained on the stolen laptop has been misused. FEI is taking additional steps to strengthen the security of the personal information which it maintains and will continue to closely monitor and take further steps as appropriate to safeguard such information in all circumstances. In doing so, FEI is reviewing its policies and procedures related to laptop computers. To assist your residents with their efforts to protect themselves, FEI has arranged to make credit monitoring and related identity-theft prevention and detection services available to them at no cost.

The notice, which is attached, will be sent via USPS to the affected New Hampshire residents on September 19, 2012. Also, as a courtesy, we are providing the notice to the affected New Hampshire residents via email on the same date. Please call me if you have any questions.

Sincerely,

WILSON SONSINI GOODRICH & ROSATI Professional Corporation

Gerard M. Stegmaier

Enclosure 5139162_2.DOCX



September 19, 2012

[INSERT NAME/ADDRESS]

Dear [ADDRESSEE],

We write to inform you about the recent theft of an FEI laptop computer that occurred on August 29, 2012. The stolen laptop may have contained some of your personal information, including your name and social security number which FEI maintains in connection with employment and related business purposes.

A police report was filed concerning the laptop theft and we are cooperating with law enforcement. We have no evidence or reason to believe that any of the information contained on the stolen laptop has been misused. However, because you are in a position to further protect against any potential misuse of your personal information, we wanted to inform you of the situation and encourage you to take steps you deem appropriate to help protect yourself. To assist you with these efforts, we arranged to make credit monitoring available to you at no cost, which is explained in detail below.

AllClear ID Protection Service

AllClear ID offers credit monitoring that delivers credit alerts to you by phone. AllClear ID Protection also includes \$1,000,000 identity theft insurance coverage and fraud resolution services. The AllClear ID service will be valid for one (1) year from the date you register.

You must register with AllClear ID to receive this complimentary identity protection service. You will need to provide the redemption code that is listed below. You may register online at enroll.allclearid.com, by mail using the enclosed mail-in registration form, or by phone by calling (855) 434-8077. Please note that you may need to take additional action after registration to activate certain features of the service. Mailed registrations may take up to ten (10) business days before the registration is received and you are able to log in to activate these features. Please see the enclosure to learn more about the AllClear ID service.

Redemption Code: code
Registration Expiration Date: date

How You Can Protect Yourself:

To assist you in protecting yourself, with this letter we provide general information which may be useful to you in analyzing what precautionary steps you may want to take.

Although we have no reason to believe your information is at risk, access to personal information by others is increasingly of public concern. The following resources contain information that you may find useful:

http://www.privacy.ca.gov/consumers/info_sheets.shtml

http://www.ftc.gov/bcp/edu/microsites/idtheft/



The law entitles you to receive a free copy of your credit report annually from each of the three major credit reporting bureaus. We also recommend that you consider a review of your credit report from each of the three major credit reporting agencies: Experian, Equifax, and Transunion (contact information provided below). When you receive your credit report, review it carefully. You should notify the credit bureaus of any inaccuracies in your report as soon as possible so the information can be investigated and, if found to be in error, corrected. If you discover unauthorized accounts or charges on your credit reports, you should immediately notify the appropriate credit bureau by telephone and in writing. If you find suspicious activity on your credit reports or have reason to believe your information is being misused, notify local law enforcement and file a police report. You should obtain a copy of the police report as many creditors require the information it contains before they will absolve you of the fraudulent debts.

EXPERIAN P.O. Box 9532 Allen, TX 75013 (888) 397-3742 EQUIFAX P.O. Box 740241 Atlanta, GA 30374-0241 (800) 685-1111 TRANSUNION P.O. Box 6790 Fullerton, CA 92834 (800) 916-8800

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission recommends that you check your credit reports periodically. Monitoring your credit reports is one of the best ways you can protect yourself.

FEI takes your privacy and the protection of your personal information very seriously. FEI is taking additional steps to strengthen its protection of the personal information which it maintains, and will continue to closely monitor and take further steps as appropriate to safeguard such information. We sincerely regret any inconvenience that this situation may cause you, and assure you that FEI has been and will continue to be vigilant in the protection of your personal information. We encourage you to take advantage of the AllClear ID protection service that FEI is offering to you at no expense.

Should you have any questions about this matter, please contact Amy Wheatcroft at FEI Company, 5350 NE Dawson Creek Drive, Hillsboro, OR, 97124 or by telephone at (503) 726-7705, and we will address any questions or concerns you may have.

Sincerely,

Tim Ashcroft

Tim Ashcroft

SVP, Human Resources

Enclosures



AllClear ID Corporate Address: 823 Congress Ave, Suite 300, Austin, Texas 78701 AllClear ID Mail Processing Center: P.O. Box 3356, Suwanee, Georgia 30024-9847

Customer Support: (855) 434-8077 Support@AllClearID.com

End User Services Agreement

This agreement ("Agreement") is made by & between AllClear ID, Inc., formerly "Debix" ("AllClear ID"), having an address of 823 Congress Avenue, Ste. 300, Austin, TX 78701, & you ("you"). As of the date you register for or enroll in the Service, the parties agree as follows:

- 1. Definitions. The "Service" means the Premium Service and/or the Basic Service, for which you enroll, as the case may be, determined in accordance with your registration & the terms hereof. The "Premium Service" is one of the following, depending on your election at registration: (i) AllClear ID Pro (ii) AllClear ID Plus (iii) AllClear ID Guarantee. A Premium Service may include a Service that a third party is purchasing for you on your behalf, i.e. it may be free to you but still a Premium Service. The "Basic Service" is AllClear ID Basic and is provided at no cost. References to the Service include any use you make of the interface available at www.allclearid.com (collectively, the "Site").
- 2. Provision of the Service. AllClear ID will provide you with the Service you elected at registration subject to the terms and conditions of this Agreement. A detailed description of the Service for which you are registered can be found in your profile which may be accessed by logging into the Site. Term & Termination Re: Basic Service. Your subscription to the Basic Service commences upon your registration, covers identity theft events occurring after registration, & terminates upon the earlier of (i) AllClear ID's notification to you of its discontinuance of the Basic Service offering, (ii) AllClear ID's election to terminate your Basic Service if you do not opt-in at the end of the then-current subscription period, or (iii) your election to terminate your subscription to the Basic Service, each of which may occur at any time.
- 3. Subscription Fee. The subscription fee for the Premium Service, if applicable, will be billed at the retail price currently in effect, at a previously approved & agreed-upon pricing, or in accordance with the applicable promotion code on the Site & according to the terms described herein. If you have questions regarding your fee, please contact customer service toll free at the applicable phone number listed above. AllClear ID will continue to bill your payment method on a periodic basis until the expiration or termination of your Premium Service. You may cancel your subscription for the Premium Service (if any) for which you have registered in accordance with Section 7. If you pay monthly & wish to cancel, you must call Customer Service prior to the start of the following month. If you pay for multiple months in advance & cancel your Premium Service prior to the end of the period for which you have paid, AllClear ID will refund payment for only any full, unused months. If someone has paid on your behalf and you cancel, you will not receive a refund.
- 4. Free Trial. If you receive a Premium Service as the result of a third party procuring it for you on your behalf, this Section is not applicable to you. If you are subscribing to a Premium Service on your own behalf, it may start with a free trial period. If you do not cancel before the end of such free trial period, you agree that AllClear ID is authorized to charge you a monthly subscription fee for such Premium Service at the current rate to the payment method you provided during registration. You must provide a valid payment method to enroll in any free trial. AllClear ID will begin billing your payment method for monthly subscription fees at the end of the free trial period, unless you cancel prior to the end of the free trial period. You will not receive a notice from us that your free trial period has ended or that the paying portion of your subscription has begun. If you cancel prior to the end of your free trial period, there will be no charges to your payment method.
- 5. Scope of Coverage; Term & Termination of Premium Service. If you are a subscriber to a Premium Service, your subscription to such Premium Service commences upon your registration. Additional action may be required by you in order to activate certain features of the Service. Failure to activate or use an available feature of the Service does not affect the cost of the Service. The Premium Service covers identity theft events discovered after registration. If a third party has procured the Premium Service on your behalf, your subscription to the Premium Service will terminate at the end of the term specified during registration, unless you opt to re-enroll. If you are subscribing to a Premium Service on your own behalf, then at the end of your initial subscription period, your subscription will automatically renew on a month to month basis until you terminate it in accordance with this Section or fail to provide payment when due. In addition, the Premium Service may be terminated or suspended at any time with or without notice if payment is not received when due or if you breach any of the terms & conditions set forth herein. If your subscription to the Premium Service expires because you fail to renew it or fail to provide payment when due, AllClear ID may convert you to the Basic Service for one (1) year, subject to the terms & conditions applicable to the Basic Service as set forth herein. If you transfer from one Service to another, the terms and description of such newly elected Service will apply. In the event that you elect to transfer to a new Service, you will forfeit any remaining entitlement in your previous Service. Notwithstanding the foregoing, if you are affected by two separate incidents from the same source company, your newly elected Service will continue after the term of your previous Service, with no forfeiture.
- 6. Restrictions. You will use any Service only for your benefit & for its intended purpose. You will not permit any third party to: (a) except as expressly set forth in this Agreement, use, copy, modify, create derivative works of, distribute, sell, sublicense, or transfer the Service; (b) remove or alter any AllClear ID notices or markings, or add any other notices or markings within the Service; (c) decrypt or attempt to decrypt the Service; (d) derive or attempt to derive the source code of or decompile the Service; or (e) disassemble or reverse engineer the Service. If statutory rights make any part of this section void, you will provide AllClear ID with detailed information regarding any such activity.
- 7. Ownership. This Agreement confers no ownership rights to you & is not a sale of rights in the Service. Ownership of all right, title, & interest in or to the Service & all Feedback & all intellectual property rights embodied therein are & will remain AllClear ID's exclusive property. You will take all reasonable actions to perfect such ownership, including without limitation executing instruments of assignment. AllClear ID reserves all rights in the Service & the intellectual property rights embodied therein not expressly granted hereby. The Service contains AllClear ID proprietary & confidential information. You will hold such information in confidence & not use or disclose it in any way except as expressly permitted herein using no less than reasonable care. If you provide feedback &/or generate data in using the Service ("Feedback"), except to the extent set forth in our Privacy Policy you hereby assign all right, title, & interest therein to AllClear ID. If such assignment is ineffective, you agree to grant to AllClear ID a non-exclusive, perpetual, irrevocable, royalty free, worldwide license to use, reproduce, sublicense, distribute, modify, & otherwise exploit such Feedback without restriction.
- 8. Support. In connection with the Service, AllClear ID will provide the support specified on the Site from time to time.
- 9. Disclaimer of Warranties. ALL SERVICES ARE PROVIDED TO YOU "AS IS," WITHOUT WARRANTY, & ALL WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION THE WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PURPOSE, NON-INTERFERENCE, ACCURACY, & NON-INFRINGEMENT ARE DISCLAIMED. ALLCLEAR ID DOES NOT WARRANT THAT THE SERVICE WILL OPERATE WITHOUT INTERRUPTION, BE ERROR-FREE, OR ACHIEVE SPECIFIC RESULTS. THE SERVICE IS NOT A CREDIT COUNSELING SERVICE. ALLCLEAR ID DOES NOT PROMISE TO HELP YOU IMPROVE YOUR CREDIT RECORD, HISTORY, OR RATING.
- 10. Authorization. You authorize AllClear ID & its service providers to obtain & monitor your own information from credit reporting agencies and/or other monitoring services & send this information to you for your own use. You agree that this authorization shall constitute written instructions to obtain your credit information in accordance with the Fair Credit Reporting Act. If AllClear ID is unable to process the credit monitoring request, AllClear ID will make a reasonable effort to contact you. You certify that you have the express consent of all adults that you register to submit their information to AllClear ID with the intent to utilize the Service & to agree to this Agreement on their behalf. You also certify that each adult that you register for the Service has read & accepted the terms & conditions of this Agreement, and authorizes AllClear ID, & its service providers, to obtain & monitor his or her own credit information from credit reporting agencies & send this information to him or her alone for his or her own use. You agree that this authorization shall constitute written instructions to obtain his or her credit information in accordance with the Fair Credit Reporting Act. You certify that you are the parent/legal guardian of any and all children that you register for the Service. Information that AllClear ID collects from you will be treated in accordance with the AllClear ID Privacy Policy: https://www.allclearid.com/legal/privacy-policy.
- 11. Limitation of Liability. ALLCLEAR ID WILL NOT BE LIABLE FOR INDIRECT, SPECIAL, CONSEQUENTIAL, OR INCIDENTAL DAMAGES (INCLUDING WITHOUT LIMITATION COST OF COVER), EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ALLCLEAR ID SHALL NOT BE LIABLE FOR ANY 3RD PARTY CLAIMS. OUR CUMULATIVE LIABILITY WILL BE LIMITED TO WHAT WAS PAID BY YOU OR ON YOUR BEHALF FOR THE SERVICE IN THE 12 MONTHS BEFORE THE CLAIM. THIS SECTION IS A FUNDAMENTAL PART OF THE BASIS OF OUR BARGAIN, WITHOUT WHICH ALLCLEAR ID WOULD NOT BE ABLE TO PROVIDE THE SERVICE, & WILL APPLY DESPITE THE FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY. If some or all of the limitations & exclusions in Sections 11 & 13 are held unenforceable, warranties will be disclaimed, & AliClear ID's liability will be limited to the greatest extent permitted under applicable law.
- 12. Compliance with Law. You warrant that in using the Service, you will comply with all applicable laws, including without limitation with all regulations of agencies of the U.S. Government regarding export & re-export restrictions. You will hold harmless & defend, at our option, AllClear ID from any third party claim against AllClear ID arising from your failure to comply with this Agreement.
- 13. Termination Procedure. AllClear ID may require reasonable identification verification before completing any request to terminate the Agreement or to cancel the Service.
- 14. General. Any notice hereunder will be in writing & sent by mail, return receipt requested, by e-mail, or by reputable courier addressed to the other party (i) if to AllClear ID, the address set forth above or at support@allclearid.com & (ii) if to you, at the address or e-mail address you provide when you register for the Service, or at such other address of which you give notice in accordance with this provision. It is your responsibility to keep your contact information up to date. Notice will be deemed to have been given when delivered (as confirmed by receipt or other confirmation) or, if delivery is not accomplished by fault of the addressee, when tendered. This Agreement will be governed by the laws of Texas, without regard to conflict of laws. The U.N. Convention on Contracts for the International Sale of Goods does not apply. All disputes will be brought only in a court located in Travis County, TX, & to the fullest extent permitted under applicable law, you consent to the same as the exclusive jurisdiction for claims arising hereuader & waive any objection to venue of such courts. If any provision bereof is held unenforceable, the remaining provisions will be unaffected. Your rights may not be assigned without written consent by AllClear ID. AllClear ID may assign this Agreement. Failure or delay in enforcing this Agreement will not be deemed a waiver. This Agreement coastitutes the entire agreement between the parties & supersedes all prior or contemporaneous agreements with respect to its subject matter. This Agreement may not be amended except in writing or a subsequent click to accept or telephonic method offered by AllClear ID. Certain businesses not affiliated with AllClear ID may display the AllClear ID or ID Guarantee logo and offer access to the AllClear ID service. Such use or offers should not be construed, in any respect, as an endorsement or guarantee by AllClear ID of the security practices of such businesses. Upon any termination or expiration of this Agreement, all terms will cease,



Register for AllClear ID Protection

ALLCLEAR ID CORPORATE ADDRESS 823 CONGRESS AVE, SUITE 300 – AUSTIN, TX 78701 ALLCLEAR ID MAIL PROCCESSING CENTER PO BOX 3356 - SUWANEE, GA 30024-9847

To register by mail, complete this form and mail to **AllClear ID** at the address above. You do not need to complete this form if you register online at enroll.allclearid.com.

INSTRUCTIONS:

O FEMALE

- Fill in your personal information. All fields are required unless specified otherwise. Please provide at least one phone number.
- To register additional family members, please use a separate form. To register a minor under 18 years old, please provide information for the parent or legal guardian. Correspondence concerning a minor will be addressed to the parent or legal guardian.
- If you have an AllClear ID Redemption Code or Promotion Code, enter it at the top of the Registrant Personal Information Section.

Please PRINT CLEARLY in BLACK INK within the boxes.

Shade the bubbles completely. Correct: ● Incorrect: ※ ⑤

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REGISTRANT PERSONAL INFORMATION AllClear ID REDEMPTION CODE FIRST NAME MIDDLE LAST NAME **RESIDENCE ADDRESS LINE 1** RESIDENCE ADDRESS LINE 2 (Optional) STATE ZIP CITY WORK PHONE NUMBER MOBILE PHONE NUMBER HOME PHONE NUMBER EMAIL ADDRESS (For Online Account Access) SOCIAL SECURITY NUMBER (Required) DATE OF BIRTH (MM/DD/YYYYY) GENDER O MALE O FEMALE PARENT/ LEGAL GUARDIAN INFORMATION (If Registering a Minor) SUFFIX MIDDLE LAST NAME FIRST NAME WORK PHONE NUMBER MOBILE PHONE NUMBER HOME PHONE NUMBER **EMAIL ADDRESS (For Online Account Access** SOCIAL SECURITY NUMBER (Required) GENDER DATE OF BIRTH (MM/DD/YYYY) O MALE

By registering for AllClear ID, I agree to the AllClear ID End User License Agreement (enclosed) and I authorize AllClear ID, who provides Identity Theft Protection, and its service providers to obtain and monitor my own credit information from credit reporting agencies and send this information to me alone for my own use. I certify that I am the parent/legal guardian of any children that I register for the AllClear ID service. Please note that additional action after registration may be required by you in order to activate certain features of the service. Mailed registrations may take up to ten (10) business days before the registration is received and you are able to log-in to activate these features.

Under federal law, you have the right to receive a free copy of your credit report once every twelve months from each of the three national consumer reporting agencies. To request your free annual report under that law, visit www.annualcreditreport.com or call (877) 322-8228.

INTERNAL USE AllClear ID 2012-07-31

Information about Identity Theft Prevention

Even if you do not feel the need to register for the credit 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, Georgia 30374-0241, 1-800-685-1111, www.equifax.com **Experian,** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com **TransUnion,** P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

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

The next 2 paragraphs are regarding incidents involving personal health information. Disregard if not applicable to your situation.

We recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline.

If you are a California resident, we suggest that you visit the web site of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.]

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 calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, 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, P.O. Box 105788, Atlanta, GA 30348, www.equifax.com

Experian, 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

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Information about Identity Theft Prevention

Even if you do not feel the need to register for the credit 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, Georgia 30374-0241, 1-800-685-1111, www.equifax.com **Experian,** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com **TransUnion,** P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

You have the right to obtain a police report. 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),

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 calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-800-525-6285, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, www.transunion.com

Credit Freezes: Massachusetts law also gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below:

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 (FVAD)
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past

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five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to \$5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company.

IITP-MA_0912_v.1

AllClear ID, Inc.