AUTHORIZED FLORIDA HOUSE COUNSEL

June 1, 2007

# CONFIDENTIAL

# BY FACSIMILE

Office of the Attorney General Consumer Protection Bureau 33 Capitol Street Concord, NH 03301

We are writing to inform you about two incidents affecting LexisNexis customers in which personally identifiable information of New Hampshire residents may have be accessed through unauthorized use of LexisNexis services. Based on the investigation of each of these incidents, LexisNexis is notifying those individuals whose personal information may have been accessed.

The first incident involved unauthorized searches where two user IDs of a law enforcement customer were potentially compromised. Upon investigation, LexisNexis is notifying 560 New Hampshire residents. A copy of the notification letter sent in connection with the first incident is enclosed. The second incident involved unauthorized searches where a customer's user ID was potentially used in an unauthorized manner. Upon investigation, LexisNexis is notifying 2 New Hampshire residents. A copy of the notification letter sent in connection with the second incident is enclosed.

LexisNexis will notify all potentially affected individuals by letter. As explained therein, LexisNexis is providing free credit monitoring services to each individual and additional assistance free of charge should there be any indication of misuse of personal information relating to the individual.

Our investigation following the incident was conducted in cooperation with the affected customer.

Please do not hesitate to contact me at (561) 999-3963 if you have questions or concerns.

Very Truly Yours,

Linda K. Clark

Attachment (Form Notices)

6601 Park of Commerce Blvd • Boca Raton, FL 33487 561-999-3963 Phone • 561-981-0869 Fax

# Sample Notification Letter for First Incident



118481

May 25, 2007

TT00019610 A B Anyname 123 Any Street Anytown US 01234-5678

#### Dear A B Anyname:

I am writing to you on behalf of LexisNexis, and our affiliated company, Seisint, because we believe that a law enforcement customer's user ID may have been used in an unauthorized manner that allowed some personal information about you to be viewed. That information may have included your name, address, Social Security number and/or Driver's License number. We understand that such unauthorized use or exposure may create a risk of identity theft and we treat it very seriously. Although we have no evidence that your information has been misused, we are notifying you so that you can, if you deem appropriate, take additional steps to protect your personal information. We deeply regret that individuals like you, who are the primary beneficiaries of LexisNexis\* products and services, may have been affected by this incident.

#### How LexisNexis Will Assist You

We are committed to assisting you through this unfortunate situation and providing you with the tools to correct any problems that may arise. To that end, we are working with Equifax, one of the three major credit reporting companies, to provide an identity theft protection product, Equifax Credit Watch M Gold, to help you monitor your credit reports for one year at no cost to you.

Equifax Credit Watch<sup>TM</sup> Gold with 3-in-1 Monitoring will provide you with an "early warning system" to make you aware of key changes to your credit files and to help you understand the content of your credit file at the three major credit reporting agencies. The Equifax Credit Watch product includes;

- Comprehensive credit file monitoring of your Equitax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies. Wireless alerts and customizable alerts are also available as part of this monitoring.
- One 3-in-1 Credit Report and unlimited access to your Equifax Credit Report™.
- \$20,000 in identity theft protection with a \$0 deductible, at no additional cost to you. The attachment to this letter includes specific information on this coverage.
- 24 by 7 live Customer Service support to assist you and to provide personalized identity theft victim assistance as well as
  assistance in initiating an investigation of any inaccurate information.

In addition, Equifax will help you protect your identity and your credit information by placing a fraud alert on your credit file. This alerts creditors of possible fraudulent activity within your report, as well as requests that creditors 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 Equifax credit file, you may contact Equifax's automated fraud line at 1-877-478-7625. 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 helalf.

These services are being provided to you at no cost. This letter and the attachment include everything you need to sign up for these services, should you choose to do so.

If there is reason to believe that you have been a victim of fraud as a result of this incident, we have arranged for you to have access to the Equifax Fraud Victim Assistance Program. This program includes one-on-one counseling from an Equifax Fraud Specialist and provides you with:

- Froud Education Providers a Fraud Specialist will provide you with information that will help you proactively protect
  yourself from identity theft and provide information to you regarding the credit reporting agencies, such as telephone
  numbers, Web sites and mailing addresses; and
- Fraud Assistance a Fraud Specialist will provide you with a step-by-step process to reduce your exposure to further fraud
  and clear up my negative credit inferences in your name by helping you write letters that you may send to dispute
  fraudulent accounts at credit bureaus and with creditors.

### How to Enroll

Equifax has a simple Internet-based verification and enrollment process. To enroll, go to www.myservices.equifux.com/tri and complete the following steps:

 Consumer Information: Complete the form with your contact information (name, address and e-mail address) and click the "Continue" button. The information is provided in a secured environment.

 Identity Verification: Complete the form with your Social Security Number, date of birth, telephone numbers, create a User Name and Password, agree to the Terms of Use and click the "Continue" button. The system will ask you up to two security questions to verify your identity.

3. Payment Information: During the "check out" process, provide the promotional code LEXIS2-XXXXXXXX in the "Enter Promotion Code" box. This code eliminates the need to provide a credit card number for payment. (Note that this code is case sensitive. Please be sure not to include any additional spaces when entering this code and include the dash.) After entering the code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page.

4. Order Confirmation; Click "View My Product" to access your 3-in-1 Credit Report.

If you prefer to receive materials by mail so that you may sign up for these services, call Equifax at 1-866-937-8432 to reach the Equifax Credit Watch automated enrollment system and follow these steps:

- <u>Promotion Code</u>: Enter your promotion code from Step 3 above. (Please do not include any additional spaces, or the dash, when providing the promotion code.)
- 2. Customer Information: Provide your home telephone number, home address, name, date of birth and Social Security Number.

3. <u>Permissible Purpose</u>: Provide Equifax with your permission to access your credit file and to monitor your credit file. (Without your agreement, Equifax can not process your enrollment.)

Order Confirmation: Equifax will provide a confirmation number and an explanation that you will receive your Fulfillment Kit
via the US Mail (once Equifax verifies your identity) or a Customer Care letter with further instructions (if Equifax is unable to
verify your identity using the information that you provided).

Upon completion of the registration process, all credit reports and alerts will be sent to you via US Mail only.

#### Additional Resources

In addition to the support through Equifax, you may also wish to utilize one or more of the following resources:

- We have created a special Web site with the information contained in this letter, plus additional information regarding identity security. Visit the site at <a href="http://privacyfacts.lexisnexis.com">http://privacyfacts.lexisnexis.com</a>. If you prefer to speak with someone at LexisNexis, you may reach us at 1-866-293-3894.
- Most states have a consumer fraud division, and you can also enlist their help. A list of state offices is available on the special LexisNexis Web site listed above. You may also call us at 1-866-293-3894 to obtain this information.
- For more general educational information on identity the R, visit the Federal Trade Commission Web site, www.consumer.gov/id/theft, or call at 1-877-IDTHEFT (1-877-438-4338).

#### Why Does LexisNexis Have This Type of Information?

LexisNexis provides information such as public records, publicly available information and non-public information (such as Social Security numbers and Driver's License numbers) to business, government and legal professionals for legitimate business uses.

LexisNexis only provides access to non-public information to customers with a legally permissible purpose. These customers include law enforcement agencies, federal homeland security departments, prospective employers, banking and financial services companies and insurance carriers. Examples of the ways LexisNexis products and services are used include:

- Banks verifying their customer information for new accounts or loan applications;
- Insurance companies verifying their customer information to reduce applicant and claims fraud in efforts to keep insurance rates lower; and
- · Telecommunications companies verifying their applicant information for instant cell phone service.

Again, we regret any trouble this incident may cause you. We pledge our continued commitment to reducing this type of incident. We will continue to work with our customers and appropriate authorities to improve data safeguards and privacy protections.

Very truly yours,

James M. Peck, CEO

LexisNexist Risk & Information Analytics Group

Direct Correspondence:

LexisNexis Regulatory Compliance 9443 Springboro Pike Miamisburg, Ol4 45342

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## The Equifax Consumer Protection Solution

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# Place 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 Equifax credit file, you may contact our 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.

#### Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit files and help you to understand the content of your credit files at Equifax, Experian and Trans Union. The key features and benefits are listed below.

Equifax Credit Watch Gold with 3-in-1 Monitoring provides you with a one-year membership service:

- Comprehensive credit files monitoring, with daily notification of key changes to your Equifax, Experian and Trans Union credit files.
- "No News" notification if no key changes occur during the month.
- One copy of your 3-in-1 Credit Report and unlimited copies of your Equifax Credit Report<sup>TM</sup>.
- Up to \$20,000 Identity Fraud Expense Coverage with \$0 deductible (certain limitations and exclusions apply)† at no additional cost to you.
- Premium Customer Care 24 hours a day, 7 days a week to assist you in understanding the content of your credit information.

The accompanying letter contains the instructions for obtaining these services.

I Identity Fraud Expense Remiburacment Master Polity underwritten by Travelers Casualty and Surely Company of America and its property casualty affiliates, Frauford, CT 06183, Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage is not available for residents of New York.

Equifox's credit monitoring products are protected by US Patent 7,208.052

LexisNexis\*
9443 Springbord File
Miamisburg, OH 45342

URGENT-DO NOT DISCARD
IMPORTANT SECURITY INFORMATION

NON 11848) TTD0019610 A B ANYNAME 123 ANY STREET ANYTOWN US 01234-5678 TT00015454 A B Anyname 123 Any Street Anytown US 01234-5678

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James M. Pcck, CEO

LexisNexis Risk & Information Analytics Group

Direct Correspondence: LexisNexis Regulatory Compliance 9443 Springboro Pike Miamisburg, OH 45342

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I Identity Fraud Expense Reinbursement Master Policy underwritten by Travelero Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage con depend on our underwriting qualifications and state regulations. Coverage is not available for residents of New York.

Equilax's credit monitoring products are protected by US Patent 7,208.052

# LexisNexis<sup>\*</sup>

9443 Springbord Pike Miamisburg, OH 45342

NON TT00015454 A B ANYNAME 123 ANY STREET ANYTOWN US 01234-5678

NON
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A B ANYNAME
123 ANY STREET

RENT-DO NOT DISCARD PORTANT SECURITY INFORMATION