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May 16, 2008

New Hampshire Attorney General  
33 Capitol Street  
Concord, NH 03301

Ladies and Gentlemen:

Pursuant to the information compromise notification requirements of the State of New Hampshire, Wells Fargo hereby notifies you that we have given notice to approximately 24 residents of the state of New Hampshire of a potential compromise of their Social Security numbers and mortgage loan account numbers.

We have learned that a former Wells Fargo employee working in our reverse mortgage servicing department inappropriately used another customer's account information. We have taken appropriate action against this individual.

We have no information indicating the New Hampshire residents' information was compromised. However, the former employee, in the course of their employment, had access to information that may have included their names, addresses, dates of birth, loan numbers, Personal Identification Numbers (PIN), current bank account numbers and last five digits of their Social Security numbers.

We started mailing consumer notices on May 13, 2008.

Please contact the undersigned if you require any further information regarding this matter.

Sincerely yours,

A handwritten signature in black ink that reads "September Wethington-Smith". The signature is written in a cursive, flowing style.

September Wethington-Smith  
Senior Counsel

SWS:km

May 12, 2008

[Customer's Name]  
[Customer's Address]

Dear [Customer's Name],

As you are a valued Wells Fargo Home Mortgage customer, we want to make you aware of a situation that recently transpired in our reverse mortgage operation. We have learned that a former Wells Fargo employee working in our reverse mortgage servicing department inappropriately used another customer's account information. We have taken appropriate action against this individual.

We have no information indicating your information was compromised. However, the former employee, in the course of their employment, had access to information that may have included your name, address, date of birth, loan number, Personal Identification Number (PIN), current bank account number and last five digits of your social security number. Wells Fargo Home Mortgage takes information security very seriously and wants to assure you that we are taking precautionary measures to reduce the potential risk associated with this incident.

Wells Fargo Home Mortgage, to ensure everything is done to protect you, will be providing you with a new PIN to access the line of credit on your reverse mortgage loan. You will be receiving this new PIN shortly in a separate letter. We also recommend you monitor your credit accounts over the next 12 months by taking the following precautions to protect against any unauthorized use of your information:

- Please review activity on all your personal accounts often and report any suspicious activity to your financial institution immediately.
- If you suspect you are the victim of identity theft, contact the Federal Trade Commission at 1-877-ID-THEFT. Also, please contact us at the number below if you suspect identity theft has occurred.
- Please see the enclosed document titled "Steps to Safeguard" for additional information.

As a precaution, Wells Fargo has partnered with a company called Intersections, Inc. to provide you with a free one-year subscription to IDENTITY GUARD® CREDITPROTECTX3<sup>SM</sup>. This product is a comprehensive credit management and identity theft protection service that monitors your personal credit file at all three of the major credit bureaus on a daily basis and alerts you of any suspicious changes that may indicate possible identity theft. To sign up for this service at no cost to you, please visit [www.identityguard.com/alert](http://www.identityguard.com/alert) or call (800) 481-7498 by July 15, 2008. You will need to provide the following verification code [**Code Number**] to enroll.

In addition, you will need to provide your full name, address, phone number and social security number. This information is needed to request your credit information from the credit bureaus. Please be aware that if you want this service you must take one of the steps above to enroll. By law we cannot enroll for you. At the end of your free, one-year subscription, your subscription will be canceled and you will not be billed.

Wells Fargo Home Mortgage values and appreciates the trust you have placed in us by allowing us to serve you. We sincerely apologize for this situation. If we can be of further assistance, please do not hesitate to call us at (800) 472-3209 between the hours of 8:00 am and 8:00 pm eastern time, Monday through Friday.

Sincerely,

Dane F. Bayag  
Vice President – Reverse Mortgage Servicing  
Wells Fargo Home Mortgage

## Steps you can take to safeguard your personal information

To protect against the misuse of your personal information, we recommend that you consider placing a security alert on your credit bureau file. If you are enrolling in a credit monitoring service, you may wish to do so before placing the security alert. A security alert marker would cause any issuer of credit to use additional scrutiny for any request for new or increased credit. This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail stores. You must contact one of the credit bureaus, below, directly to request this alert.

TransUnion  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92634  
1-800-680-7289

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285

Experian  
P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742

We recommend that you also take these additional precautions with your accounts:

- Review account activity often, for at least the next 12 months, and report any suspicious activity immediately to the appropriate financial institution.
- Place password protection on all your accounts. You can add a password to Wells Fargo accounts by going into any Wells Fargo store. Do not use any part of your Social Security number as a password.
- Information regarding steps you can take to protect against identity theft is available from the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). If you don't have Internet access, you can call the FTC's Identity Theft Hotline toll-free at 1-877-IDTHEFT (1-877-438-4338). We encourage you to report any incidents of identity theft to the FTC.

We suggest you periodically check your credit report to ensure all your information is correct. You can obtain a free credit report from each of the nationwide consumer credit reporting companies every 12 months by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 877-322-8228.