



August 11, 2009

**Via FedEx**

Office of the Attorney General  
New Hampshire Department of Justice  
33 Capitol Street  
Concord, NH 03301

Dear Sir or Madam:

We are writing to notify you of an incident involving a stolen laptop that may have included personal information for a limited number of customers of CCH, a Wolters Kluwer business, including approximately three New Hampshire residents.

On July 27, 2009, the laptop of a CCH employee was stolen. The information on the laptop may have included names, addresses, phone numbers, e-mail addresses, credit card numbers, and card expiration dates for a small number of CCH customers who made purchases from CCH from approximately January 2008 to July 2009. The laptop and file containing the personal information were both passcode-protected. We have no evidence that the information on the laptop has been used for fraudulent purposes.

CCH has taken some immediate measures to respond to the incident while we continue our investigation. We are in the process of notifying potentially affected customers, the three major national credit reporting agencies, credit card companies, and other officials. A copy of the letter sent to New Hampshire residents is attached hereto. In addition, we have arranged with Equifax Personal Solutions to provide potentially affected consumers in the United States with an opportunity to enroll in the Equifax Credit Watch™ Gold identity theft protection product at no cost to them for one year.

We are committed to maintaining and protecting the confidentiality of our customers' personal information. We regret that this situation has occurred, and we will be working to reduce the risks of a similar situation happening in the future.

If you have any questions, please feel free to contact me at [REDACTED].

Sincerely,

Richard J. Parker  
Deputy General Counsel

Enclosure

[INSERT COMPANY LETTERHEAD]

[Date]

Name  
Address  
City, State, Zip

Dear \_\_\_\_\_:

We are writing to inform you that on July 27, 2009, the laptop of a CCH employee was stolen that may have included personal information for a limited number of CCH customers. While we do not know for certain that any of your information was on this laptop, in the interest of caution we are informing you of the event so that you can take appropriate actions to protect your personal information. We deeply regret that this incident occurred and assure you that we have acted quickly to address the situation. The laptop and file with the personal information were both passcode-protected. While we have no evidence that the information on the laptop has been used for fraudulent purposes, we are providing you with information in this letter (and the attachment) on CCH's response to the incident and the actions you can take to protect your personal information.

The information on the laptop may have included names, addresses, phone numbers, e-mail addresses, credit card numbers and card expiration dates for a small number of CCH customers who made purchases from CCH from approximately January 2008 to July 2009.

We have taken immediate action to respond to the incident while we continue our investigation, including attempting to recover the stolen laptop and notifying potentially affected customers, the three major national credit reporting agencies (Equifax, Experian, and TransUnion) ("CRAs"), credit card companies and other officials.

In addition, we have arranged with Equifax Personal Solutions to provide all potentially affected customers in the U.S. an opportunity to enroll in Equifax's Credit Watch™ Gold identity theft protection program at no cost to you to help protect your information. If you take advantage of this offer, you will receive this protection free for one year from the date you sign up. We have attached to this letter additional information that you will need to enroll in Equifax Credit Watch™ Gold. Please note that, in order to take advantage of this offer, you must enroll by September 30, 2009.

We also recommend that you take steps to protect yourself from the possibility of fraud and identity theft, and remain vigilant by reviewing account statements and monitoring free credit reports. We have attached to this letter contact information for the CRAs and additional information about fraud alerts and security freezes. Please read it carefully, as there are differences between a fraud alert and security freeze.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission ("FTC") recommends you check your credit reports periodically. Under federal law, you are entitled to a free credit report once a year. Checking your credit reports periodically can help you spot problems and address them quickly. If a report shows accounts you did not open, inquiries from creditors that you did not initiate, personal information, such as a home address, that is inaccurate, or other information you do not understand, contact one of the credit bureaus immediately. You may visit [www.annualcreditreport.com](http://www.annualcreditreport.com), a web site sponsored by the three CRAs, for more information on how to request your credit report.

If you find suspicious activity on your credit reports or have reason to believe your personal information is being misused, you should take two steps. First, call local law enforcement personnel and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. Second, file a complaint with the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. For additional information, you can write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

CCH is committed to protecting the confidentiality of our customers' personal information and we are working to reduce the risk of a similar situation happening in the future. We deeply regret that this situation occurred and sincerely apologize for any concern or inconvenience this may cause. If you have any questions, please contact our special Customer Service team:

By Mail:

CCH Customer Service, ATTN: Eric Ayers  
9111 E. Douglas  
Suite 200  
Wichita, KS 67207

By Phone:

Toll-free 1-866-480-8233; hours of operation are Monday through Friday from 8:00 a.m. to 5:00 p.m. Central time.

Sincerely,

Jerry Pruitt  
Vice President, Customer Service

## How to Enroll in Equifax Credit Watch™ Gold

CCH has arranged for all potentially affected customers in the U.S. to obtain free credit monitoring service for one year through Equifax Credit Watch™ Gold. In order to take advantage of this offer, you must enroll by September 30, 2009.

### **Your Promotion Code is:**

We have arranged for this service with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies.

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your Equifax credit file. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- o Comprehensive credit file monitoring and automated alerts of key changes to your Equifax credit report
- o Wireless alerts and customizable alerts available
- o Access to your Equifax Credit Report™
- o \$25,000 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.

† Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions.

### How to Enroll

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

1. Consumer Information: Complete the form with your contact information (name, address and e-mail address) and click “Continue” button. The information is provided in a secured environment.
2. Identity Verification: Complete the form with your Social Security Number, date of birth, telephone number, create a User Name and Password, agree to the Terms of Use and click “Continue” button. The system will ask you questions about your credit report that only you should know.
3. Payment Information: During the “check out” process, enter the promotion code, provided at the top of this page, in the “Enter Promotion Code” box. After entering your code press the “Apply Code” button (which will zero out the price) and then the “Submit Order” button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. Order Confirmation: Click “View My Product” to access your Equifax Credit Report.

To sign up for U.S. 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. Promotion Code: You will be asked to enter your promotion code as provided at the top of your 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 can not process your enrollment.

4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the U.S. 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.

### **How to Request a Credit Fraud Alert and Security Freeze**

It is important to monitor your credit and be aware of unusual or fraudulent activity on any of your accounts. Here is some information on how to request a fraud alert and ask for a credit freeze, along with contact information for the three major national credit reporting agencies ("CRAs"), Equifax, Experian and TransUnion. There are differences between how the CRAs handle fraud alerts and security freezes, so please read this carefully.

#### **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 its auto fraud line at 1-877-478-7625, and follow the prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and TransUnion, on your behalf.

#### **Security Freeze**

A security freeze restricts a CRA from releasing any information from your credit report without your prior written consent. Many state laws provide consumers with a right to request a security freeze, and the three CRAs voluntarily offer this service to all U.S. consumers. To place a security freeze on your credit report, you must send a written request (some states permit telephone requests) to one of the three major CRAs at the addresses identified below.

**Equifax**  
1-800-685-1111

**Experian**  
1-888-397-3742

**TransUnion**  
1-888-909-8872

P.O. Box 105788  
Atlanta, GA 30348

P.O. Box 9554  
Allen, TX 75013

P.O. Box 6790  
Fullerton, CA 92834

CRAs may charge a fee for implementing the security freeze (generally from \$5 to \$10) depending on the laws of the state in which you reside, but many state laws require the CRAs to waive the fee for victims of identity theft who submit a valid investigative or incident report or complaint filed with a law enforcement agency. Additional fees may apply for temporarily or permanently removing a security freeze. CRAs may also require you to submit a copy of a government issued identification card and other documents as proof of your identity. However, note that the CRAs treat security freezes differently from fraud alerts.

To effectively freeze access to your credit files, you should request the security freeze at all three major CRAs, as the CRAs do not share security freeze information with each other.

Each of the CRAs requires slightly different information, so you should check their web sites to see exactly what is required:

[www.transunion.com](http://www.transunion.com)

[www.equifax.com](http://www.equifax.com)

[www.experian.com](http://www.experian.com)

### Checking Your Credit Reports

The Federal Trade Commission and the CRAs recommend that consumers check their credit reports periodically. Consumers are entitled to receive a free credit report once a year. You can obtain more information by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).