



September 11, 2013

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

Dear Sir or Madam:

Aon Hewitt is a human resources benefits service provider for The Bank of Tokyo-Mitsubishi UFJ Ltd. ("Bank of Tokyo"). I write on behalf of Aon Hewitt's client, Bank of Tokyo, to inform you of a recent incident involving the personal information about some of your state's residents. On or about August 2, 2013, an Aon Hewitt colleague inadvertently emailed a file containing the names and Social Security Numbers of 1,246 participants enrolled in Bank of Tokyo's HR Benefits to two individuals within the human resources department of another Aon Hewitt client. This client was a long term Aon Hewitt client and the individuals who inadvertently received the information are highly trusted. One recipient viewed the file, recognized the error, notified the other recipient, and they both promptly deleted the email (and file). Aon Hewitt has obtained a formal written attestation to confirm this information. Aon Hewitt notified Bank of Tokyo of the error on August 6, 2013. Formal performance plan measures were taken to discipline the colleague who made the error. We have implemented additional remediation steps to avoid such errors in the future and are working with Bank of Tokyo to notify all affected individuals. Approximately 2 individuals affected by this incident are residents of New Hampshire.

At this time, we have every indication that the personal information has not been nor will it be misused. Nonetheless, as a precaution, we are notifying all affected individuals via written letter to each through first class mail, and providing them with precautionary information and measures they can take to safeguard their information. Also, in an abundance of caution, Aon Hewitt has also procured credit monitoring services for the affected individuals. These notifications were mailed on or about September 3, 2013. A copy of the form of notice to affected individuals in your state is attached for your reference.

If you have any questions or need further information regarding this incident, please call me.

Best regards,

A handwritten signature in black ink that reads "Robyn Sterling Eckerling". The signature is written in a cursive style.

Robyn Sterling Eckerling  
Privacy Counsel  
Aon Corporation  
200 East Randolph Street, 8N31D  
Chicago, IL 60601  
312.381.4850

Enclosure



**Bank of Tokyo-Mitsubishi UFJ**

**The Bank of Tokyo-Mitsubishi UFJ, Ltd.**  
**Headquarters For The Americas**

1251 Avenue of the Americas  
New York, NY 10020-1104  
Phone: 212-782-4000

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September 3, 2013

Name  
Address  
City ST Zip

Dear [name]:

As you know, The Bank of Tokyo-Mitsubishi UFJ, Ltd. (the "Bank") takes the privacy and security of our employee's personal information very seriously. We are writing you because we recently became aware that certain personal information regarding a limited number of employees of the Bank was accidentally sent by one of our vendors, AON Hewitt to two individuals who were not authorized to have access to that information.

Based on our investigation, we believe that on August 2, 2013 an email attachment was sent through encrypted means to the HR department of another client of Aon Hewitt and reviewed by one individual. The personal information included your name and Social Security Number and it was intended to be sent to the Bank's HR department for administrative purposes. Please note that the person who reviewed the attachment was a trusted source of a long term client of Aon Hewitt. The error was recognized by the individual and the attachment was immediately deleted.

Immediately upon learning of the situation, we worked with Aon Hewitt to obtain written confirmation from the recipients of the email that there has been no use or disclosure of the information contained in the attachment, and the attachment has been deleted.

While we are disappointed by Aon Hewitt's inadvertent error, based on the results of our investigation we do not have any reason to believe that the information contained in the email attachment was improperly used or disclosed. Therefore, we believe the risk of identity theft resulting from this incident is extremely low.

Nevertheless, in an abundance of caution, to protect you we have had Aon Hewitt engage a leading provider of credit monitoring products, Experian Consumer Direct, to protect you by providing you with one (1) year of Experian's ProtectMyID™ Alert service at no charge to you. This service monitors major credit bureaus for signs of fraud or unauthorized use of your credit card account, and provides you with reports and notifications of significant changes to your credit files. To register for the free credit monitoring services, please follow the steps included on the enclosed instruction page. If you have any questions, regarding this service please contact Experian's customer care team at 877-371-7902.

Even if you do not sign up for the credit monitoring service it is still recommended that you remain vigilant and review your account statements and credit reports regularly. You can monitor your credit report by calling one or all of the credit reporting agencies listed below and ordering a free credit report. When reviewing your credit reports, look for accounts you didn't open, purchases you don't recall making, inquiries from creditors you didn't request or authorize, and inaccurate personal information, such as your home address and Social Security number.

You can also place free fraud alerts on your credit files. This helps protect your credit by requiring creditors to contact you before opening new accounts. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report fraudulent activity or any suspected incidence of identity theft to proper local law enforcement authorities.

Below is the contact information for each credit reporting agency.

<b><i>Equifax</i></b>	<b><i>Experian</i></b>	<b><i>Trans Union</i></b>
To order a credit report: 800-685-1111	To order a credit report: 888-397-3742	To order a credit report: 877-322-8228
To place a fraud alert: 888-766-0008	To place a fraud alert: 888-397-3742	To place a fraud alert: 800-680-7289

If your credit report reflects suspicious activity, you should follow the steps recommended by the credit reporting agency. You can learn more about identity theft by visiting <http://www.ftc.gov/bcp/edu/microsites/idtheft/>, or call 877-FTC-HELP (877-382-4357).

We want you to know that the privacy and security of your personal information is very important to us. We have policies and procedures in place which are designed to maintain the confidentiality of the personal information of our employees, applicants and former employees and to make sure that our service

providers also protect our employee's personal information. Aon Hewitt has confirmed that it has taken steps to ensure that a similar incident does not happen again.

If you have any questions or concerns about this notice, please contact Evette Hernandez-Leadbetter, Vice President, Human Resources at 212 782-4698 or Scott Rodin, Managing Director, Human Resources at 212 782-5544.

Sincerely,

A handwritten signature in black ink that reads "Anthony S. Marino". The signature is written in a cursive style with a large, sweeping initial 'A'.

Anthony S. Marino  
Chief Human Resources Officer and General Manager

## **Activate ProtectMyID Now**

- **ENSURE That You Enroll By: 11/30/2013**
- **VISIT the ProtectMyID Web Site: [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem) or call 877-371-7902 to enroll**
- **PROVIDE Your Activation Code: xxxxxx**

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

### **Your complimentary 1 year ProtectMyID membership includes:**

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax and TransUnion credit reports.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **\$1 Million Identity Theft Insurance\*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
  - Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, 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.

**Activate your membership today at [www.protectmyid.com/redeem](http://www.protectmyid.com/redeem) or call 877-371-7902 to register with the activation code above.**

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.