



December 27, 2011

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

Dear Sir or Madam:

This letter is to inform you that the personal information of three (3) citizens of New Hampshire may have been accessed without proper authorization. Credit Infonet, Inc., dba The CINGroup and CIN Legal Data Services (hereinafter, "CIN"), a credit reporting agency that resells specially formatted consumer credit reports to bankruptcy attorneys nationwide, learned that the log in credentials of one of our clients, W. Kirkland Taylor, Attorney at Law, in Seattle, Washington, was used to access certain consumer information without proper authorization between the dates of September 23, 2011, and November 8, 2011.

The breach was discovered on December 7, 2011, as part of a routine CIN audit of consumer authorizations. An internal investigation immediately ensued, and CIN began working with W. Kirkland Taylor, Experian, and TransUnion to jointly investigate as of December 13, 2011.

At the time of the breach discovery, the client account in question and all of its associated log in credentials were already inactivated due to nonpayment. As a result of the investigation, this account has been permanently deactivated. CIN coordinated with both Experian and TransUnion to notify the affected consumers by letters mailed from Dayton, Ohio, on December 22, 2011. The three (3) New Hampshire consumers were included in this notification.

The consumer information accessed via the breach consists of the consumer's name and address; the last four digits of consumers' Social Security Numbers; names of consumers' creditors and truncated/partial creditor account numbers; account balances and credit limits; name variations; employment variations; consumers' current credit score; and predictive post-bankruptcy credit scores (the myHorizon™ product).

CIN takes this incident very seriously and provided the following information to help protect the affected consumers from potential misuse of their information, including identity theft. The following is an excerpt from the consumer notification letter mailed on December 22, 2011:

We recommend contacting the nationwide credit reporting agencies as soon as possible to:

- Add a security alert statement to your credit file at all three national credit reporting agencies: Equifax, TransUnion and Experian. You only need to contact one of the three agencies listed below; your request will be shared electronically with the other two agencies. This security alert will remain on your credit file for 90 days. Information on security freezes may also be obtained.
- Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
- Receive a free copy of your credit report.



Equifax
P.O. Box 740256
Atlanta, GA 30374
(800) 525-6285
www.equifax.com

TransUnion
P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com/consumer

In addition, the Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues and security freezes. The FTC may be contacted toll free at (877) 438-4338 or via the Internet at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.

Because CIN is committed to assuring the security of your data and to protecting your identity, we are offering a **complimentary** one-year membership in **Experian's ProtectMyID™ Alert** credit monitoring service. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. ENROLL By **March 1, 2012**
2. VISIT www.protectmyid.com/redeem or CALL **877-371-7902** to enroll
3. PROVIDE your Activation Code: **[a unique code was provided for each consumer]**

Your complimentary 12-month 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.
- **\$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.

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.

Activate your membership today at www.protectmyid.com/redeem or call 877-371-7902 to register with the Activation Code listed 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.





CIN Legal Data Services

a C Ngroup company

CIN hopes this information is helpful and regrets any inconvenience or concern this incident may cause. We can be reached at 1-866-218-1003 Ext. 8954 if you have any questions about this information.

Sincerely,

Denise L. Young, Esq.
Director of Consumer Products
Credit Infonet Inc., dba The CINgroup

