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March 5, 2014

**VIA U.S. MAIL**

Attorney General Joseph Foster  
Office of the Attorney General  
33 Capitol Street  
Concord, NH 03301

**Re: Security Breach Notification**

Dear Attorney General Foster:

We are writing pursuant to N.H. REV. STAT. § 359-C:20 to inform you of a data security breach that affects fourteen (14) New Hampshire residents. We sent the attached sample notification letter to the affected New Hampshire residents as of March 3, 2014.

On January 31, 2014, the Equifax security team discovered a suspicious pattern of inquiries from a single IP address. We immediately blocked the IP address from any further access. We subsequently determined that the earliest suspicious inquiry from the IP address occurred in April 2013. During the time period from April 2013 to January 31, 2014, the IP address may have made unauthorized inquiries to Equifax credit reports and credit reports may have been fraudulently ordered by the operator of the IP address. The IP address operator was able to obtain the credit reports using sufficient personal information to meet Equifax's identity verification process.

Equifax reported the suspicious activity to the FBI, but Equifax has not delayed notification as a result of any law enforcement investigation. Equifax has implemented additional monitoring and blocking measures to assess whether certain types of fraudulent activity are occurring on the affected individuals' credit files.

As an additional protection, Equifax is offering a free one year subscription to Equifax Complete Premier Plan credit monitoring product to all affected individuals. This product will allow the affected individuals to monitor key changes and inquiries to their Equifax, Experian, and TransUnion credit files via e-mail alert notifications that are sent within 24 hours of a key change being recorded on any of their credit files. Please let us know if you have any additional questions regarding the notification.

Sincerely,

Troy G. Kubes  
Vice President & Associate Group Counsel  
Equifax Legal Department

Enclosure

[Date]

[Name]

[Address]

[City, State, Zip]

Dear [Name],

Protecting the data entrusted to us is of paramount importance to Equifax. In an effort to protect your Equifax credit report, our security team detected suspicious activity on our website. On January 31, 2014, Equifax discovered a suspicious pattern of inquiries from a single IP address. We immediately blocked the IP address from any further access. We subsequently determined that the earliest suspicious inquiry from the IP address occurred in April 2013. During the time period from April 2013 to January 31, 2014, the IP address may have made an unauthorized inquiry to your Equifax credit report and a credit report may have been fraudulently ordered by someone other than yourself using sufficient information to successfully pass authentication measures in place that establish your identity.

Since discovering this potential unauthorized access, we have reported the suspicious activity to the FBI. Further, we have implemented additional monitoring and blocking measures to assess whether certain types of fraudulent activity are occurring on your credit file, including blocking the IP address.

#### **What This Unauthorized Credit Report Inquiry Means to You**

As a result of this possible unauthorized access, individuals may have received your credit file information improperly, and you may be at risk for credit fraud, including the possibility of identity theft. The credit file contains personal information, such as your home address, social security number, account numbers, creditor names and your payment history for credit accounts that have been opened in your name. We have set forth below measures you may take to protect your personal information.

#### **What We Will Do to Help Protect Your Personal Information**

Since you may not have authorized this inquiry, it will be removed from your credit file upon your contact with Equifax and confirmation that you did not authorize this inquiry. You can call 877-476-6399 to speak with an Equifax customer service representative to remove this inquiry from your credit report.

In addition, Equifax will provide to you a free one year subscription to Equifax Complete Premier Plan credit monitoring product. This product will allow you to monitor key changes and inquiries to your Equifax, Experian, and TransUnion credit files via e-mail alert notifications that are sent within 24 hours of a key change being recorded on any of your credit files. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code).

## **What Else You Can Do To Protect Your Personal Information**

We ask that you remain vigilant with respect to your personal information and we strongly encourage you to consider the following steps:

- Closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact your financial institution.
- Monitor your credit report at all three of the national consumer credit reporting agencies. You can order a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling 877-322-8228, or completing the Annual Credit Report Form on the Federal Trade Commission website at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>. The contact information for all three national credit reporting agencies is listed below. You may also call us at 800-525-6285 to obtain instructions for how to obtain a copy of your credit file from Experian and TransUnion.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
Phone: 800-525-6285 P.O. Box 105788 Atlanta, Georgia 30348 <a href="https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp">https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp</a>	Phone: 888-397-3742 Experian Security Freeze P.O. Box 9554 Allen, Texas 75013 <a href="http://www.experian.com/freeze">www.experian.com/freeze</a>	Phone: 888-909-8872 P.O. Box 6790 Fullerton, California 92634 <a href="http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page">http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page</a>

- Place a fraud alert message on your Equifax credit file. By placing this alert on your Equifax credit file, any company that requests your credit file will receive a message warning them that you may have been a victim of fraud. Companies that receive this alert may request that you provide proof of your identity. Although this step may create some inconvenience for you, it will enable the company to confirm your identity and help to protect you from accounts being opened or used by anyone other than yourself. If you would like to place a fraud alert message on your Equifax credit file, call 800-525-6285. Once you contact Equifax to place a fraud alert, we will notify the two other national credit reporting agencies, Experian and TransUnion, on your behalf to request that they place a fraud alert, and provide you with instructions on obtaining a copy of your credit file from each of them.
- If you detect any incident of fraud or identity theft, promptly report the incident to your local law enforcement authority and the Federal Trade Commission ([www.consumer.ftc.gov](http://www.consumer.ftc.gov); 877-438-4338; 600 Pennsylvania Avenue, NW, Washington, DC 20580). You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies for more information regarding fraud alerts and security freezes.

We take the protection of consumer information seriously. If you have any questions regarding this notification, please contact us at 877-476-6399.

Sincerely,

Equifax Information Services LLC