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To: Office of the Attorney General - New Hampshire

Company:

Fax number: 603-223-6202

From: Experian

Date: May 17, 2012

Cc:

Subject: SECURITY BREACH NOTIFICATION

Number of pages: 5
(including this sheet)

If you do not receive all pages, call: Paul Hernandez - 972 390 3710

Notes:



Experian Regulatory Compliance
701 Experian Parkway
Allen, TX 75013
www.experian.com

Regulatory Compliance A253C

May 17, 2012

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

Re: Security Incident

To Whom It May Concern:

I am writing to inform you that Experian intends to notify four New Hampshire residents regarding potential unauthorized access to their personal information, although Experian believes that notice is not required under New Hampshire law. Nonetheless, Experian will begin mailing letters on May 17, 2012 and will provide consumers with free credit monitoring services. A copy of the written letter is enclosed.

In February, Experian discovered facts indicating that an unauthorized third party or parties may have obtained online consumer credit report disclosures from Experian. Upon learning of the potential incident, we immediately began an investigation. The investigation was complex and involved a review of a significant amount of computer log files. Based on our investigation, we do not believe that any third party obtained access to any specific data elements that are covered by the New Hampshire security breach notification law because those data elements (e.g., financial account numbers) were redacted or truncated on any credit report disclosure that the third party may have obtained. Nonetheless, out of an abundance of caution, we have elected to notify consumers regarding the incident.

If you have any questions concerning this issue, please feel free to contact me at (714) 830-5255.

Sincerely,

Laura Mundy
Vice President
Regulatory Compliance

CAPS



Regulatory Compliance A253C
 Experian / «CaseID»«OBS»
 475 Anton Blvd
 Costa Mesa CA 92626-7037

May 17, 2012

«FIRST» «MI» «SURNAME» «GC»
 «ADDRESS»
 «CITY» «ST» «ZIP»

This letter is to inform you that your personal information may have been accessed without proper authorization. This access took place sometime between November 2010 and March 2012. Experian is providing the following information to help protect you from potential misuse of your information, including fraud and identity theft.

Experian, one of the nationwide credit reporting agencies, identified that your consumer information was recently accessed online. As access requires information needed to identify your report, the report may have been accessed by you personally or by someone working on your behalf. If you accessed your own report, or authorized someone to access it on your behalf, no further action on your part is needed at this time. Please note that Experian takes certain steps to safeguard your personal information, even when you personally request a copy of your report. While any consumer report will contain public information like name and address, Experian masks or displays only partial social security numbers, birth dates, and account numbers so they are not identifiable and cannot be abused.

If you are not aware of or did not authorize this inquiry, it is possible that someone is misusing your identity and 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

For your convenience, Experian also offers the above service online at <http://www.experian.com/fraud> with the added benefit of allowing you immediate access to your credit report.

We also advise being vigilant when reviewing your account statements for any unusual activity. Another way to protect your identity from any misuse is to review your credit report frequently to ensure that all information is accurate. To assist you with protecting your personal information, Experian will provide you with two years of complimentary credit report monitoring through Experian's ProtectMyID™ Elite product.

Activate ProtectMyID in Three Easy Steps

1. ENSURE That You Enroll By: [date]
2. VISIT the ProtectMyID Web Site: www.protectmyid.com/protect or call (866) 751-1324 to enroll
3. PROVIDE Your Activation Code: [code]

Your complimentary 24-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Surveillance Alerts**
 - **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian credit report
 - **Internet Scan:** Alerts you if your Social Security Number or Credit and/or Debit Card numbers are found on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts you of any changes in your mailing address.
- **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.
- **Lost Wallet Protection:** If you ever misplace or have your wallet stolen, an agent will help you cancel your credit, debit and medical insurance cards.
- **\$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.

If you have any questions during the enrollment process, please contact customer service toll-free at: (866) 751-1324. For your convenience, our call center is open 6:00 am to 6:00 pm Mon-Fri and 8:00 am to 5:00 pm Sat and Sun (Pacific Time).

For your convenience, a toll free number was established to provide assistance with any questions you have. Please contact (800) 232-8081 and an Experian representative will assist you. Representatives are available Monday through Friday from 8:00 am to 7:00 pm Central Time.

Additionally, 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 at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) 438-4338
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

* 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.

We hope this information is helpful to you, and Experian sincerely regrets any inconvenience or concern this incident may cause.

Sincerely,

A handwritten signature in black ink, appearing to read "L. Mundy". The signature is written in a cursive style with a large, stylized initial "L".

L. Mundy
Vice President
Regulatory Compliance