

475 Anton Boulevard Costa Mesa, CA 92626 www.experian.com

Regulatory Compliance C261B

November 8, 2013

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

Re: Requirement of New Hampshire N.H. Rev. Stat. §§ 359-C

To Whom It May Concern:

In accordance with state law, I wish to inform you that Experian, one of the nationwide credit reporting agencies, intends to notify three New Hampshire residents about unauthorized access to their personal information. The residents will be notified by US mail this week and will be provided credit monitoring services. A copy of the written notification is enclosed.

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

°9Dundy

QL



Regulatory Compliance C261B Experian / QL 475 Anton Blvd Costa Mesa CA 92626-7037

November 8, 2013

«First\_Name» «Middle\_Name» «Last\_Name»
«ADDRESS»
«CITY», «State» «ZIP»

This letter is to inform you that your personal information <u>may</u> have been accessed without proper authorization. This unauthorized access took place sometime between 10/25/2013 and 10/28/2013.

Experian, one of the nationwide credit reporting agencies, identified that certain consumer information was accessed without proper authorization using an Experian client's login information. The consumer information consists of information typically found in a consumer report. Such information includes your name and address and one or more of the following: Social Security number, date of birth, or account numbers. Experian is actively working with law enforcement to investigate this matter.

Experian's client, Quinn and Lagumina, may appear as an inquiry on your credit report as "QUINN AND LAGUMINA." This inquiry may be there even if you are not an Quinn and Lagumina customer and even though it was not Quinn and Lagumina that accessed your information. Rest assured, if this inquiry is on your report, it will not display to anyone except you, and therefore will not have any impact on your credit rating.

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 5:00 pm Central Standard Time.

Experian is providing the following information to help protect you from potential misuse of your information, including identity theft:

## 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 <a href="http://www.experian.com/fraud">http://www.experian.com/fraud</a> 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 monitoring and report through Experian's ProtectMyID<sup>TM</sup> Elite product.

## Activate ProtectMyID in Three Easy Steps

- 1. ENSURE That You Enroll By: 08/04/2014
- 2. VISIT the ProtectMyID Web Site: www.protectmyid.com/protect or call (877) 736-4493 to enroll
- 3. PROVIDE Your Activation Code: «promocode»

## Your complimentary 24-month ProtectMyID membership includes:

- > Credit Report: A free copy of your Experian credit report
- Surveillance Alerts
  - o Daily Credit Monitoring: Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian credit report
  - o 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.
  - O 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.
- ExtendCARETM: 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.
- Mobile Application: View details of your Surveillance Alerts on Android and iPhone.

If you have any questions during the enrollment process, please contact customer service toll-free at: (877) 736-4493. 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).

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.fic.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,

L. Mundy Vice President Regulatory Compliance

Smundy