

Gap Inc.

Gap
Banana Republic
Old Navy

October 4, 2010

Michael A. Delaney
Attorney General
New Hampshire Department of Justice
33 Capitol Street
Concord, NH 03301

Mr. Delaney:

On behalf of Gap Inc. ("Gap"), I am writing to inform you about a recent incident in which personal information maintained by Gap and relating to two New Hampshire residents may have been used by a temporary Gap worker without authorization.

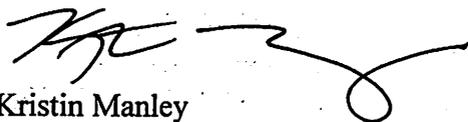
Recently, we discovered that an individual working at a Gap call center (a contract worker supplied through a third party staffing agency) may have used, without authorization, the credit card information of Gap customers who placed orders with the individual over the telephone. Specifically, the call center employee may have accessed the following types of personal information relating to two New Hampshire residents: customer name in combination with credit card number and card verification value code.

Upon learning of this incident, we immediately contacted law enforcement and began conducting an investigation into the incident. Moreover, we have terminated our relationship with the call center worker, including removing the individual's access to Gap facilities and information.

In accordance with New Hampshire law, we will notify the two New Hampshire residents on October 4, 2010.

Please do not hesitate to contact me at _____ if you have any questions or concerns.

Sincerely,



Kristin Manley
Corporate Counsel

October 4, 2010

Dear _____:

We are writing to inform you about a recent incident that may have involved personal information about you. We recently discovered that someone working for us accessed customer credit card information without authorization last month. This individual no longer works for us. Although we have no indication that your personal information has or will be used inappropriately we are making you aware of the situation so that you can take steps to protect yourself.

We take our responsibility to safeguard your personal information seriously and sincerely apologize for any inconvenience this incident may have caused. We appreciate your understanding and thank you for being a Gap Inc. customer.

We are currently working with law enforcement to investigate the incident. Through our investigation, we have determined that the following types of personal information may have been involved in this incident: name and credit card number and card verification value code (CVV). While we do not know if personal information relating to you was involved in the incident, we wanted to give you notice so that you can take action to protect yourself. We also are examining whether there are any additional measures we can take to help prevent incidents of this kind from happening again.

We recommend that you take the following steps to protect your personal information:

1. **You should remain vigilant for incidents of fraud and identity theft, including by regularly reviewing your account statements and your credit report for any unauthorized activity for at least the next 12 to 24 months.** If you have not received a copy of your credit report in the past year, you can request your free annual credit report by visiting www.annualcreditreport.com or calling 1 (877) FACTACT (322-8228). You can also get a copy by contacting any of the three major credit reporting agencies listed below. In reviewing your credit report, check for new credit accounts, changes to existing credit accounts, such as new addresses or new authorized users, and inquiries for credit information from unauthorized merchants.
2. **Place a free 90-day fraud alert on your credit file.** A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may obtain a fraud alert by contacting any one of the three credit reporting agencies listed below. The credit reporting agency you contact will forward your request to the remaining two credit reporting agencies automatically.

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

3. **Enroll in 12 months of credit monitoring – free of charge.** To further protect your personal information from unauthorized use or access, we would like to offer you 12 months of credit monitoring service **at no cost to you.** Instructions for obtaining this service are enclosed.

Also enclosed is information on additional steps that you can take to protect your personal information.

Again, we apologize for any inconvenience this incident has caused you. If you have any questions about this situation, please do not hesitate to contact us at 1-800-GAP-STYLE, and follow the prompts to share your store experience.

Sincerely,

Chris Black
Gap Inc Direct VP Operations

IF YOU ARE AN IOWA RESIDENT: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. You can contact the Iowa Attorney General at:

Office of the Attorney General
1305 E. Walnut Street
Des Moines, IA 50319
(515) 281-5164
www.iowa.gov/government/ag

IF YOU ARE A MARYLAND RESIDENT: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) http://www.ftc.gov/bcp/edu/microsites/idtheft/	Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (888) 743-0023 www.oag.state.md.us
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IF YOU ARE A NORTH CAROLINA RESIDENT: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 (877) IDTHEFT (438-4338) http://www.ftc.gov/bcp/edu/microsites/idtheft/	North Carolina Department of Justice Attorney General Roy Cooper 9001 Mail Service Center Raleigh, NC 27699-9001 (877) 566-7226 http://www.ncdoj.com
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Gap Inc. Credit Monitoring Offer

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality (available online only)

How to Enroll

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

- 1 Consumer Information: complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
- 2 Identity Verification & Payment Information: complete the form with your Social Security Number, date of birth, telephone numbers, create a User Name and Password, agree to the Terms of Use and enter **407885953829** in the "Enter Promotion Code" box and click "Continue" button. This code eliminates the need to provide a credit card number for payment. The system will ask you up to two security questions. This is the Equifax Identity Verification Process.
- 3 Order Summary: click "Continue" button.
- 4 Order Confirmation: – Click "View My Product" to access your 3-in-1 Credit Report and other product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code as provided above.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Additional Precautions You Can Take

Here are some additional steps you can take to protect yourself against identity theft or other fraudulent misuse of your personal information:

- Look for any unusual activity or suspicious items on your credit card statements.
- Consider contacting your credit card issuers and financial institutions to inform them of what happened.
- Promptly report incidents of suspected identity theft or fraud to local law enforcement, your financial institutions and to one of the three nationwide credit reporting agencies to have it removed from your credit file.
- Contact the nationwide credit reporting agencies for more information regarding if and how you may place a security freeze on your credit report to prohibit the agencies from releasing information from your credit report without prior written authorization.

You may contact the FTC or law enforcement to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's website, at www.ftc.gov/idtheft, or call 1-877-IDTHEFT (1-877-438-4338).

† Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. This product is not intended for minors (under 18 years of age)