

NCO Financial Systems, Inc.
507 Prudential Road
Horsham PA 19044

Office Number: 1-888-473-0124
Fax Number: 1-866-269-8669

April 22, 2014

New Hampshire Department of Justice
Office of the Attorney General
33 Capitol Street
Concord, NH 03301
Attn: Attorney General Joseph Foster

RE: Inadvertent Disclosure of Information Involving Computerized Data

Dear Attorney General Foster:

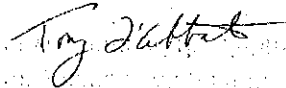
Pursuant to N.H. Rev. Stat. §§ 359-C:19 *et seq.*, I am writing to notify you of the potential unauthorized access of personal information through email attachments sent to approximately five (5) New Hampshire residents by our communications vendor, RevSpring, Inc.

We are a company that processes and statements. We utilize a third-party vendor, RevSpring, Inc., to prepare and ultimately transmit these statements. On March 29, 2014, RevSpring transmitted statements via email to a number of loan debtors ("the recipients") with a PDF attachment that may have contained the loan statements of other loan debtors ("the debtors"). The statements may have included the debtors' names, addresses, social security numbers, and account numbers. The personal information that was the subject of the incident was in electronic form.

Upon learning of the error, we promptly sent a second email to the recipients informing them of the inadvertent email and asking them to permanently delete the email. We also began a formal investigation into the cause of the incident, which has confirmed that the identified issue has been contained and eliminated. Additionally, we have implemented processes to prevent this issue from occurring in the future.

We intend to send letters by U.S. Mail during the week of April 20, 2014, to ensure that potentially affected New Hampshire residents were promptly notified of this incident. A sample of the notice letter is enclosed. A year's worth of credit monitoring through Experian's ProtectMyID® Elite identity protection service is being offered at no cost to the notified customers to ensure the security of their personal information. Please contact me with any questions or concerns regarding this incident.

Sincerely,



Tony L'Abbate
Operations Control
215-441-2393
507 Prudential Road, Horsham, PA 19044

- A fraud alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

Equifax:
1-888-766-0008

Experian:
1-888-397-3742

TransUnion:
1-800-680-7289

- A security freeze is a more dramatic step that will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, even you will need to take special steps when applying for credit. A security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. A security freeze will need to be obtained separately from each credit reporting agency. You must contact each credit agency separately to order a security freeze. You can obtain more information by visiting the credit bureaus at the following addresses.

- Equifax - https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Experian - http://www.experian.com/consumer/security_freeze.html
- TransUnion - <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

- **Report suspicious activity** - If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime to clear up your records. The report may also provide you with access to services that are free to identity theft victims.
- **Activate your complimentary ProtectMyID® Elite Membership** - To help protect your identity, we are offering a complimentary one-year membership to Experian's® ProtectMyID® Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID® Now in Three Easy Steps:

1. **ENSURE That You Enroll By: July 31, 2014** (Your code will not work after this date.)
2. **VISIT the ProtectMyID® Website to enroll: www.protectmyid.com/enroll**
3. **PROVIDE Your Activation Code: #Activation Code#**

If you have questions or need an alternative to enrolling online, please call 866-274-4371.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID® membership is activated, you will receive the following features:

- Free copy of your Experian credit report
- Surveillance Alerts for:
 - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax, and TransUnion credit reports.
 - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded, or sold.
 - **Change of Address:** Alerts of any changes in your mailing address
- **Identity Theft Resolution & ProtectMyID® ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit, and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high level of Fraud Resolution support even after your ProtectMyID® membership has expired.
- **\$1 Million Identity Theft Insurance ***: Immediately covers certain costs, including lost wages, private investigator feed, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

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 866-274-4371.

Protecting the privacy of your personal information is important to us, and we regret any inconvenience this incident may cause you. If you have any questions, please contact us during the hours of 8am - 5pm EST Monday to Friday at 1-888-473-0124.

Sincerely,



Tony L'Abbate
Operations Control

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. 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 for all jurisdictions.