

OMNIAMERICAN BANK

FACSIMILE TRANSMITTAL SHEET

TO:	Consumer Protection and Antitrust Bureau	FROM:	OmniAmerican Bank
COMPANY:	New Hampshire Department of Justice	DATE:	2/13/2008
FAX NUMBER:	603-271-2110	TOTAL NO. OF PAGES INCLUDING COVER:	4
PHONE NUMBER:		SENDER'S REFERENCE NUMBER:	
RE:		YOUR REFERENCE NUMBER:	

- URGENT  
 FOR REVIEW  
 PLEASE COMMENT  
 PLEASE REPLY  
 PLEASE RECYCLE

NOTES/COMMENTS:



February 13, 2008

By Facsimile/603-271-2110

New Hampshire Department of Justice  
Consumer Protection and Antitrust Bureau  
33 Capitol Street  
Concord, New Hampshire 03301

Re: OmniAmerican Bank, Fort Worth, Texas (the "Bank"); January 18, 2008  
Security Breach and Potential Identity Theft Incident Involving New  
Hampshire Residents

Dear Sir or Madam:

Pursuant to the New Hampshire Right to Privacy Act, the purpose of this letter is to advise your agency of a security breach involving the Bank and some of its customers, including residents of New Hampshire. On January 18, 2008, the Bank detected attempted fraudulent activity targeting its' ATM and debit card holders. To protect customer accounts, the Bank immediately restricted access to certain electronic services by placing limits on ATM and debit card transactions. While unlikely, it is possible that some customer's nonpublic personal information may have been accessed.

On January 24, 2008, the Bank mailed letters to each of its customers, including approximately 250 New Hampshire residents. These letters advised customers of the security breach, the Bank's actions, and recommended that customers take certain actions to protect themselves from fraudulent activity, including identity theft. For your information, attached please find a copy of this customer notification letter.

The Bank is working with federal law enforcement agencies in an attempt to identify and apprehend the perpetrators. Please contact me if you require any additional information.

Respectfully,

  
Mary-Margaret Lemons  
Associate General Counsel



Jane Adams  
Executive Vice President &  
Chief Risk Officer

Enclosure



January 25, 2008

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Dear Customer,

We recently detected attempted fraudulent activity targeting OmniAmerican Bank's ATM and check card holders. To be on the cautious side, and to protect customer accounts, we decided immediately to restrict access to certain electronic services by placing limits on ATM and check card transactions. While unlikely, there is a possibility that the sensitive personal information linked to this account may have been accessed.

We urge you to immediately take steps to protect yourself, including carefully and promptly reviewing your monthly bank account statements for unauthorized transactions over the next twelve to twenty-four months. If you find any suspicious activity, please notify us immediately at Local (817)335-OMNI (6664), Metro (817)498-OMNI (6664) or Nationwide (866)670-OMNI (6664).

In addition, we suggest you consider taking the following actions:

Notify each nationwide credit reporting agency to place a "fraud alert" on your consumer report and periodically obtain credit reports from each nationwide credit reporting agency. You may be able to obtain a credit report free of charge by logging onto the website [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling one of the credit report agencies noted below:

Equifax - [www.equifax.com](http://www.equifax.com)  
To report fraud, call: (800)525-6285  
TDD (800)255-0056 and write:  
P.O. Box 740241, Atlanta, GA 30374-0241  
To order your report, call: (800)685-1111

Experian - [www.experian.com](http://www.experian.com)  
To report fraud, call: (888)EXPERIAN (397-3742)  
TDD 800-972-0322 and write:  
P.O. Box 9532, Allen, TX 75013  
To order your report, call: (888)EXPERIAN (397-3742)

TransUnion - [www.transunion.com](http://www.transunion.com)  
To report fraud, call: (800)680-7289  
TDD (877)553-7803; fax: (714)447-6034; email: [fvad@transunion.com](mailto:fvad@transunion.com) and  
write: Fraud Victim Assistance Department, P.O. Box 6790, Fullerton, CA 92834-6790  
To order your report, call: (800)888-4213

In addition, we want to share with you the availability of the Federal Trade Commission's (FTC) online guidance regarding steps a consumer can take to protect against identity theft, and we encourage you to

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