



555 W. Adams Street
Chicago, IL 60661

Gary Friedlander
Vice President
Divisional General Counsel

March 12, 2012

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

RE: Security Breach Notification pursuant to New Hampshire RSA Chapter 359-C:20.

Dear Attorney General Delaney:

Trans Union LLC is one of the three national credit reporting agencies in the United States.

We are providing this notice to your office pursuant to requirements of Chapter 359-C:20 of the New Hampshire Revised Statutes Annotated.

I have enclosed a copy of the letter template which is being mailed to the New Hampshire residents to whom this notice applies. The letter describes the circumstances of the unauthorized access to a TransUnion credit report for the affected individual, as well as TransUnion's response, and provides other information, including steps the consumer can take to prevent misuse of his or her personal information and credit report. Towards this end, the consumer has been provided with a gift code for two years of credit monitoring, free of charge.

One (1) New Hampshire resident was affected in this incident.

If I can be of any assistance to your office with respect to the foregoing, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to be "G. Friedlander", written over a horizontal line.

Attachments:

ON TRANSUNION LETTERHEAD

Date

NAME
STREET
CITY, STATE ZIP

Dear Mr (Ms) _____,

TransUnion has determined that your personal information (name, address, Social Security number and other details contained in your credit report) was accessed by an as of yet unidentified person between January 22 and February 15, 2012, without proper authorization.

The unauthorized access to your credit report was brought to TransUnion's attention by one of its subscribers, The Manufacturers Life Insurance Company (Manulife) and, as a result, a joint investigation has been initiated by TransUnion and Manulife. Appropriate law enforcement agencies have also been made aware of this incident. TransUnion promptly terminated the code and password that appear to have been used to access your credit report. Both ManuLife and TransUnion are committed to conducting comprehensive investigations into this incident.

Please note that while ManuLife has confirmed it did not authorize a request for your credit report, your TransUnion credit report currently shows an inquiry by ManuLife. That designated "inquiry" reflects the unauthorized access and is not an actual inquiry from Manulife. TransUnion is removing this inquiry from your report.

Additionally, ManuLife and TransUnion would like to offer you two full years of complimentary Three Bureau Credit Monitoring, online through our website at www.transunionmonitoring.com. Simply select 'not enrolled' and enter Activation Code **xxxxxxxxxxxx**. The Activation Codes will be valid for 90 days. If you prefer offline Credit Monitoring through the mail, contact the special TransUnion Fraud Response Services hotline. These specialists can also assist you with any questions you have and help you take advantage of any of the other options we provide as described below. Contact TransUnion Fraud Response Services toll-free at 1-800-242-5181 Monday through Friday, 9:00 a.m. to 7:30 p.m. Eastern Time. When prompted, please enter or say the following 6-digit telephone pass code: 425637. This special hotline will be available until May 31, 2012. Unfortunately, due to privacy laws, we cannot register you directly. The service also includes up to \$25,000 in identity theft insurance with no deductible. (Certain policy limitations and exclusions may apply.)

Other Options:

Fraud Alert Information

Whether or not you enroll in credit monitoring, TransUnion has also placed an initial 90-day "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to take special precautions before extending credit in your name in case someone attempts to use your information without your consent. You may wish to extend this Fraud Alert. To extend a fraud alert, you should contact only one of the three nationwide credit reporting companies. As soon as that credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately.

You can also place a fraud alert quickly and easily through TransUnion online at <https://fraud.transunion.com>. If you wish to place a fraud alert by phone or mail, information for the three nationwide credit reporting companies is as follows:

Equifax
PO Box 740256
Atlanta, GA 30374
www.equifax.com
1-800-525-6285

TransUnion
PO Box 6790
Fullerton, CA 92834
<https://fraud.transunion.com>
1-800-680-7289

Experian
PO Box 9554
Allen, TX 75013
www.experian.com
1-888-397-3742

Security Freeze Information

If you wish, you may request a "Security Freeze" on your credit report by sending a separate request to each of the three nationwide credit reporting agencies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law, will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting agencies, although that fee is waived if you send the credit reporting agency proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

If you wish to place a security freeze, information for the three nationwide credit reporting companies is as follows:

TransUnion Security Freeze
P.O. Box 6790
Fullerton, CA 92834
1-888-909-8872
<https://freeze.transunion.com>

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
<https://www.freeze.equifax.com>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>

For requests by mail, include the following:

- Full name, with middle initial and generation, such as JR, SR, II, III, etc.;
- Social Security number;
- Date of birth (month, day and year);
- Proof of current address, such as a current utility bill, bank or insurance statement or telephone bill;
- If you have moved in the past 5 years, give your previous addresses where you have lived for the past 5 years;
- A copy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
- Include applicable fee (visit each of the credit reporting company Web sites, listed above, for information on fees for Security Freeze services) Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting agency will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your credit report or to authorize the release of your credit report to a specific party or for a specified period of time after the freeze is in place.

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the

Federal Trade Commission (FTC) at www.ftc.gov/idtheft or at 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's Web site at www.ftc.gov/idtheft to review the comprehensive information available in the "Take Charge: Fighting Back Against Identity Theft" guide. You may also call 1-877-438-4338 to request a free copy.

Again, there is nothing more important to TransUnion than the safety and security of your personal information. We apologize for any inconvenience this matter may cause and want you to know that we are here to assist you - via the special phone number, 1-800-242-5181 and access code, 425637, provided on page one of this letter. Feel free to call if you have any questions or concerns that you wish to discuss with us.

Sincerely,

Steve Reger
Director
Consumer Services and Fraud Victim Assistance
TransUnion