

From: Rutkowski, Andrew [mailto:Andrew.Rutkowski@transunion.com]
Sent: Tuesday, October 09, 2018 11:18 AM
To: DOJ: Consumer Protection Bureau
Subject: TransUnion LLC Notice to New Hampshire AG Consumer Protection Bureau
To the New Hampshire Office of Attorney General Consumer Protection Bureau:

Pursuant to RSA 359-C:20, TransUnion LLC is providing your bureau with notice that TransUnion is sending the attached notification letter to two (2) New Hampshire residents. These consumers' names appeared on a list provided to us in connection with an ongoing law enforcement investigation, and in the course of supporting that investigation, we determined that personally identifiable information about those two individuals was accessed by a former TransUnion customer, First Class Collections, a licensed Florida collection agency. First Class Collections used a product provided by a TransUnion subsidiary, TransUnion Risk and Alternative Data Solutions, Inc., to access information on two New Hampshire residents that may include their name, address, date of birth, social security number, and/or driver's license number, but not credit information. Although TransUnion's reasonable investigation did not identify any evidence of unauthorized access by First Class Collections, TransUnion has deactivated all access associated with First Class Collections and has been collaborating with law enforcement throughout our investigation. Attached, you will find the notification letter that TransUnion is sending to the New Hampshire residents that have been identified by law enforcement as potentially at risk of identity theft.

If you have any questions or concerns, please contact me directly.

Thank you,

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October 5, 2018

[INDIVIDUAL NAME]
[ADDRESS LINE 1]
[ADDRESS LINE 2]

Dear [INDIVIDUAL NAME]:

TransUnion is writing to let you know that your name appeared on a list of potential identity theft victims provided to us by law enforcement.

As we worked with law enforcement on that investigation, we learned that one of our former customers, First Class Collections, a licensed Florida collection agency, used one of our products to acquire certain information about you between July 26, 2017 and June 26, 2018. Information accessed may include your name, address, date of birth, social security number and/or driver's license number. First Class Collections did not have access to any consumer credit data or reports.

The products First Class Collections accessed are used primarily by businesses and law enforcement agencies to help them verify identities and support billing and collection activities, and were made available by a TransUnion subsidiary called TransUnion Risk and Alternative Data Solutions, Inc. We have suspended First Class Collections' access to these products.

We were unable to notify you sooner because of the ongoing investigation but we want you to be aware of and have the tools to help protect your identity. The best way to protect yourself is to be informed – monitor your credit and be alert to any unauthorized new or existing credit activity. To help you control access, we recommend you consider one or all of the following:

- Review your free credit report
- Sign up for a year of free credit monitoring via *myTrueIdentity*
- Add a fraud alert to your file
- Freeze access to your credit

Detail on how to access these services is below. If you have any questions about this issue, please contact TransUnion's customer support line at 800-916-8800 anytime between 8 a.m. and 11 p.m. Eastern Time Monday through Friday.

We take the security of your information very seriously and are committed to doing everything possible to protect your information.

Sincerely,

TransUnion Consumer Relations

FREE CREDIT REPORT

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

FREE CREDIT MONITORING

To help you protect your identity, we are offering you one year of free credit monitoring services via “myTrueIdentity” from TransUnion Interactive. Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. This service will alert you if critical changes occur on your TransUnion credit file, including fraud alerts, new inquiries, new accounts, new public records, late payments, or changes of address, over the next 12 months. The service also includes up to \$1,000,000 in identity theft insurance with no deductible for the duration of your enrollment. Certain policy limitations and exclusions may apply.

To enroll in this free service, go to the myTrueIdentity website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code,” enter the following 12-letter Activation Code **FBCDYZHCFZJB** and follow the steps to receive your credit monitoring service online within minutes.

If you have questions, please call TransUnion toll-free at 1-855-288-5422, Monday through Friday, 9:00 a.m. to 7:00 p.m. Eastern Time. When prompted, please enter the following 6-digit telephone pass-code: **697414**. You can sign up for the free online or offline credit monitoring service anytime between now and **January 31, 2019**.

FRAUD ALERT

Whether or not you enroll in credit monitoring, we recommend that you place a Fraud Alert on your credit file. When a Fraud Alert is in place, people who obtain your credit report will be instructed to verify your identification in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Contact any one of the three nationwide credit reporting companies listed below to place your fraud alert. As soon as the credit reporting company confirms your fraud alert, they will forward your request to the other two nationwide companies so you do not need to contact each of them separately.

Equifax PO Box 740256 Atlanta, GA 30374 www.equifax.com 1-800-525-6285	TransUnion PO Box 2000 Chester, PA 19016 www.transunion.com/fraud 1-800-680-7289	Experian PO Box 9554 Allen, TX 75013 www.experian.com 1-888-397-3742
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CREDIT FREEZE

You can request a free credit freeze on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a credit freeze is added to your credit report, 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. A credit freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit.

Equifax PO Box 740256 Atlanta, GA 30374 www.freeze.equifax.com 1-800-685-1111	TransUnion PO Box 2000 Chester, PA 19016 www.transunion.com/freeze 1-800-680-7289	Experian Security Freeze PO Box 9554 Allen, TX 75013 www.experian.com/freeze 1-888-397-3742
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