


SAMPLE LETTER



P.O. Box 483  
Chanhassen, MN 55317

03/31/2010

<<FirstName>> <<LastName>>  
<<Address Line 1>>  
<<Address Line 2>>  
<<City>>, <<State>> <<Zip>>

J1/1   
000001



**Important Security and Protection Notification.**  
**Please read this entire letter.**

RE: your account

Dear <<FirstName>> <<LastName>>:

We at ECMC, a guarantor of federal student loans, regret to inform you of a recent data theft from our facility in Oakdale, MN that may affect you. We believe that information about your student loan, including your name, Social Security number, address, and date of birth was stolen, resulting in the potential loss of your personal information. We want to assure you that no savings, checking or credit card account numbers were included in the data theft. Since this incident we have enhanced our electronic and physical security protocol. We have also received further recommendations from an external security partner that are being reviewed by our incident response team and we are enhancing both security protocols.

**What happened**

On March 21, 2010, ECMC discovered and immediately reported the data theft to local authorities and is fully cooperating with local, state, and federal law enforcement agencies investigating the crime. Approximately 3.3 million individuals were affected by this theft. So far there is no indication that the information has been accessed, misused, or further disclosed.

**What we are doing**

ECMC has arranged with ConsumerInfo.com, Inc. an **Experian company** to provide you with up to 12 months of free **Triple Alert<sup>SM</sup>** coverage, a comprehensive three bureau credit monitoring membership to help protect your identity and credit. We strongly encourage you to go online and enroll in Experian's **Triple Alert<sup>SM</sup>** product immediately.

As soon as you enroll, Triple Alert can help identify potentially fraudulent use of your information as well as provide immediate assistance from a dedicated team of fraud resolution representatives should you ever need help, and identity theft insurance coverage.

**What you should do**

To sign up for Triple Alert online, visit the website listed below and enter your individual activation code.

Triple Alert Web Site: [Website Address]

Your Activation Code: [Activation Code]

You Must Enroll by: 8/1/2010

If you prefer, you may enroll via an Experian representative by calling toll-free at [(888) xxx-xxxx].When you call, you may also inquire about how to place a 90-day fraud alert at no charge. You must activate your membership by August 1, 2010, to obtain the full 12 months of service.

**Note:**  
The actual letter will include the website address, phone number and activation code to enroll in Triple Alert.

### **Additional Protections to Consider**

You may want to consider additional steps to protect your identity and credit. For example, you may order a free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling toll-free at 877-322-8228, or completing the Annual Report Request Form on the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov) and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Once you receive your credit report, review it to make sure the report is accurate. Notify the credit bureaus immediately of any inaccuracies in your report.

Even if you do not find suspicious activity on your initial credit report, the Federal Trade Commission recommends that you check your credit report periodically. Stolen 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 report, or have reason to believe your information is being misused, call your local law enforcement 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 at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or at 1-877-ID-THEFT (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.

Finally, you may want to consider placing a security freeze on your credit file. A security freeze will generally prevent creditors from accessing your credit file at the three nationwide credit bureaus without your consent. You can request a security freeze by contacting the three credit bureaus (Experian, Equifax and TransUnion) at the addresses below. The credit bureaus may charge a reasonable fee to place a credit freeze on your account, and may require that you provide proper identification prior to honoring your request. Many states permit you to place a security freeze at no charge if you suspect identity theft. You may also contact the Attorney General's Office in your state for more information about your rights. Below is the information to contact the three credit bureaus:

#### **Equifax**

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348  
Phone: (800) 685-1111 (NY Residents please call (800) 349-9960)  
<https://equifax-us.custhelp.com>

#### **Experian**

Experian Security Assistance  
P.O. Box 72  
Allen, TX 75013  
Email: [BusinessRecordsVictimAssistance@experian.com](mailto:BusinessRecordsVictimAssistance@experian.com)  
Phone: (888) 397-3742  
<http://www.experian.com>

#### **TransUnion**

TransUnion Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834  
Phone: (800) 680-7289  
<http://www.transunion.com>

(continued)

At ECMC, we take very seriously the security of confidential information and regret any difficulties this incident may have caused you. Please do not hesitate to contact ECMC toll-free at 1-877-449-3568 with any questions or concerns that you may have. Hours of operation are weekdays from 9 a.m. to 9 p.m. ET; Saturday 9 a.m. to 6 p.m. ET and Sunday 10 a.m. to 5 p.m. ET.

Sincerely,



Janice A. Hines  
President, ECMC Guarantor

#### **About ECMC**

ECMC is a nonprofit corporation that helps students and families understand how to finance higher education and manage their loans responsibly. We are a guarantor of student loans and a contractor to the United States Department of Education.

#### **Maryland**

Residents of Maryland may contact the Maryland State Attorney's General Office via mail at Consumer Protection Division, Office of the Attorney General, 200 St. Paul Place Baltimore, MD 21202, by phone at (410) 528-8662, via email at [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us) or on the web at <http://www.oag.state.md.us/Consumer/idtheft.htm>.

#### **North Carolina**

Residents of North Carolina may contact the North Carolina State Attorney's General Office via mail at Attorney General's Office, 9001 Mail Service Center, Raleigh, NC 27699-9001, by phone at (919) 716-6400, or on the web at <http://www.ncdoj.com/Top-Issues/Protecting-Consumers.aspx>.