

SAMPLE LETTER

ECMC

P.O. Box 483
Chanhassen, MN 55317

03/31/2010

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

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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 security incident involving personal information relating to you. We want to assure you that no savings, checking or credit card account numbers were included in the incident. Since this incident we have enhanced our electronic and physical security protocol.

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 AlertSM** 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 AlertSM** product immediately.

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

What you should do

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

Triple Alert Website: [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 [1-888-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.

Additional Protections to Consider

Under Massachusetts law, you have the right to obtain a police report relating to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

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

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies by regular, certified or overnight mail to the addresses below:

Equifax

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
Phone: 1-800-685-1111 (NY Residents, please call 1-800-349-9960)
<https://equifax-us.custhelp.com>

Experian

Experian Security Assistance
P.O. Box 72
Allen, TX 75013
Email: BusinessRecordsVictimAssistance@experian.com
Phone: 1-888-397-3742
<http://www.experian.com>

TransUnion

TransUnion Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834
Phone: 1-800-680-7289
<http://www.transunion.com>

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over those five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

(continued)

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit reporting bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze.

In addition, 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, calling toll-free at 1-877-322-8228, or completing the Annual Report Request Form on the Federal Trade Commission's website at 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 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.

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 from 9 a.m. to 6 p.m. ET; and Sunday from 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.

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