



**Richard G. Goerss**  
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June 25, 2010

Office of The Attorney General  
Consumer Protection And Antitrust Bureau  
33 Capitol Street  
Concord, New Hampshire 03301

Dear Attorney General Delaney:

Pursuant to the security breach notification law, we are writing to notify you of a security incident involving one New Hampshire resident.

It has come to our attention, and a subsequent investigation indicates there may have been unauthorized inquiries made to merged credit reports as a result of someone compromising the access and request information of Takapu International Exports. The merged credit reports contained information from national credit reporting agencies Equifax, Experian, and TransUnion. Takapu International Exports is a customer of Equifax Mortgage Services, which is a mortgage reporting company that provides reports to mortgage lenders and others in connection with mortgage loans.

Equifax notified the affected consumer by letter dated June 21, 2010, and is providing him, upon request, with one year of free credit monitoring of his credit files maintained by Equifax, TransUnion and Experian. The notification letter also provides information regarding protection from identity theft, and a toll free number to call for questions and additional assistance. A copy of the notification letter template is enclosed.

Equifax has suspended the compromised log-in codes of Takapu International Exports. We are working with this customer to investigate this matter and to confirm all appropriate steps are being taken to prevent a recurrence of this situation before restoring the customer's access to merged credit reports. Please let me know if you have any questions regarding this matter.

Sincerely yours,

Richard G. Goerss

Enclosures.

June xx, 2010

<<NAME>>

<<ADDRESS>>

<<CITY/STATE/ZIP>>

Dear <<consumer name>>,

It has come to our attention, and our investigation indicates that there may have been an unauthorized inquiry for a merged credit report on you by someone using the access and request information of Takapu International Exports. A merged credit report is one that contains information from your credit files at Equifax, Experian and TransUnion.

Equifax Mortgage Services is mortgage reporting company that provides reports to mortgage lenders and others in connection with mortgage loans. These reports can contain credit information from each of the three nationwide consumer reporting agencies.

### **What This Unauthorized Credit Report Inquiry Means to You**

As a result of this possible unauthorized inquiry, your credit file information may be in the hands of individuals who received it improperly, and you may be at risk for credit fraud, including the possibility of identity theft. The credit file contains personal information, such as your home address, social security number, account numbers, creditor names and your payment history for credit accounts that have been opened in your name.

### **What You Can Do To Protect Your Identity**

Call Today: We urge you to call Equifax at 877-666-6249 between the hours of 9:00 a.m. and 5:00 p.m. eastern time, Monday through Friday, and request that a fraud alert message be placed on your Equifax credit file. By placing this alert on your Equifax credit file, any company that requests your credit file will receive a message warning them that you may have been a victim of fraud. Companies that receive this alert may request that you provide proof of your identity. Although this step may create some inconvenience for you, it will enable the company to confirm your identity and help to protect you from accounts being opened or used by anyone other than yourself.

Additionally, when you request the fraud alert, Equifax will provide you with a current copy of your Equifax credit file at no charge. For security reasons, you will be asked to provide specific identification information for authentication purposes.

Once you contact Equifax to place a fraud alert, we will also notify the two other national credit reporting agencies, Experian and Trans Union, on your behalf to request that they place a fraud alert, and provide you with instructions on obtaining a copy of your credit file from each of them.

In the meantime, if you want to contact them directly, please use the following contact information:

- Experian: 888-397-3742 or <http://www.experian.com/credit-education/victim-assistance.html>

- TransUnion: 800-680-7289 or <https://www.transunion.com/corporate/personal/fraudIdentityTheft/recoveringFraud/aboutFVAD.page>

Upon receipt of your credit files, please review them for any accounts or companies that may have requested your credit file that you do not recognize. If there is any activity that is not familiar to you, you should contact the consumer credit reporting agency that provided the credit file to you either by the toll-free telephone number provided or by sending the research request form to it. It will then remove any information that does not pertain to you.

Equifax will also provide to you a free one-year subscription to Equifax Credit Watch Gold with our 3-in-1 Monitoring credit monitoring product. This product will allow you to monitor key changes and inquiries to your Equifax, Experian and TransUnion credit files via e-mail or US Mail alert notifications that are sent within 24 hours of a key change being recorded on any of your credit files. Once you contact Equifax, you will be given the necessary information to receive your free one-year subscription to this product.

### **Report Cases of Identity Theft:**

Once you have reviewed copies of your credit files, if you believe you are a victim of identity theft, please contact your local police department.

You can also contact the Equifax Customer Service Center using the telephone number provided in your credit report and ask to speak with a Fraud Resolution Specialist. This specialist will work with you in connection with any questions you have about your credit file or other assistance that we can provide.

We take the protection of consumer information very seriously. That is why we are writing you today and including information to help you protect your personal information. Here are some tips about how you can protect yourself from identity theft:

1. Keep a close eye on your credit card activity.
2. Review all your statements, such as credit card and bank statements.
3. Monitor your Credit Report at all three national consumer credit reporting agencies — Experian, Equifax and TransUnion.
4. Go online to [www.equifax.com](http://www.equifax.com) or [www.ftc.gov](http://www.ftc.gov) to see additional tips to combat ID theft and steps to take if you become a victim.

**For Cal. Residents:** You may also want to contact the California Office of Privacy Protection at their toll-free number, 866-785-9663 or visit their web site at [www.privacy.ca.gov](http://www.privacy.ca.gov).

If you have questions or concerns relating to this issue or your Equifax credit file, please contact us at 877-666-6249 to speak with a Consumer Services Specialist.

Sincerely,

Equifax Mortgage Services