



Experian
475 Anton Boulevard
Costa Mesa, CA 92626
www.experian.com

Regulatory Compliance A253C

November 18, 2010

Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Requirement of New Hampshire N.H. Rev. Stat. §§ 359-C

Dear Attorney General:

In accordance with state law, I wish to inform you that Experian, one of the nationwide credit reporting agencies, intends to notify one New Hampshire resident about unauthorized access to their personal information. The resident will be notified by US mail this week and will be provided credit monitoring services. A copy of the written notification is enclosed.

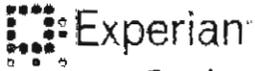
If you have any questions concerning this issue, please feel free to contact me at

Sincerely,

A handwritten signature in cursive script that reads "L Mundy".

Laura Mundy
Vice President
Regulatory Compliance

PADE



Regulatory Compliance A253C
Experian / «CaseID»«OBS»
475 Anton Blvd
Costa Mesa CA 92626-7036

November 18, 2010

«First_Name» «Middle_Name» «SURNAME» «Generation_Code»
«ADDRESS»
«CITY» «State» «ZIP_Code»

This letter is to inform you that your personal information may have been accessed without proper authorization.

Experian, one of the nationwide credit reporting agencies, identified that its client, Palm Desert National Bank, had certain Experian consumer information accessed without proper authorization by an unknown individual who used Palm Desert National Bank's access credentials. The consumer information consists of information typically found in a consumer report. Such information includes your name and address and one or more of the following: Social Security number, date of birth, or account numbers. Experian is actively working with Palm Desert National Bank and law enforcement to investigate this matter. Contact information for Palm Desert National Bank as follows:

Palm Desert National Bank
73-745 El Paseo
Palm Desert, CA 92260
866-410-7362

Experian is providing the following information to help protect you from potential misuse of your information, including identity theft:

We recommend contacting the nationwide credit reporting agencies as soon as possible to:

- Add a security alert statement to your credit file at all three national credit reporting agencies: Equifax, TransUnion and Experian. You only need to contact one of the three agencies listed below; your request will be shared electronically with the other two agencies. This security alert will remain on your credit file for 90 days.
- Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
- Receive a free copy of your credit report.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(800) 525-6285
www.equifax.com

TransUnion
P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com/consumer

For your convenience, Experian also offers the above service online at <http://www.experian.com/fraud> with the added benefit of allowing you immediate access to your credit report.

We also advise being vigilant when reviewing your account statements for any unusual activity. Another way to protect your identity from any misuse is to review your credit report frequently to ensure that all information is accurate. To assist you with protecting your personal information, Experian will provide you with a complimentary year of credit monitoring and reports through Experian's Triple AdvantageSM product. This service will provide credit monitoring for you at each of the three national credit bureaus.

To take advantage of this complimentary Triple Advantage membership:

1. In your internet browser, visit <http://partner.consumerinfo.com/deluxe>
2. To begin enrollment in Triple Advantage, click "Enroll Here"
3. Enter the personal information required and click "Continue"
4. Enter your requested login information, additional personal information, and Activation Code «**PROMOCODE**». Then click "Submit Secure Order"
5. For your security, you will next be prompted with two questions from your credit report required to confirm your identity. Answer both questions by selecting the appropriate answer and click "Continue"
6. If we are able to successfully confirm your identity, a confirmation page for your order will be displayed. Click on "Continue"
7. We will automatically display your Experian credit report and score for your review.

If you have any questions during the enrollment process, please contact customer service toll-free at: (866) 252-0121. For your convenience, our call center is open 6:00 am to 6:00 pm Mon-Fri and 8:00 am to 5:00 pm Sat and Sun (Pacific Time).

Additionally, the Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft and privacy issues. The FTC can be contacted by either visiting <http://www.ftc.gov/idtheft> or by calling (877) 438-4338.

We hope this information is helpful to you, and Experian sincerely regrets any inconvenience or concern this incident may cause.

Sincerely,



L. Mundy
Vice President
Regulatory Compliance