



FAX

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To: Office of the Attorney General - New Hampshire

Company:

Fax number: 603-223-6202

From: Experian

Date: November 3, 2014

Cc:

Subject: SECURITY BREACH NOTIFICATION

Number of pages: 5
(including this sheet)

If you do not receive all pages, call: [REDACTED]

Notes:



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

Regulatory Compliance C261B

November 3, 2014

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

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

To Whom It May Concern:

In accordance with state law, I wish to inform you that Experian, one of the nationwide credit reporting agencies, intends to notify two New Hampshire residents about unauthorized access to their personal information. The residents 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 [REDACTED]

Sincerely,

A handwritten signature in black ink, appearing to read "S. Heymann", with a horizontal line extending to the right.

Steven Heymann
Head of Compliance
Experian North America

MCA



Regulatory Compliance C261B
 Experian / MCA
 475 Anton Blvd
 Costa Mesa CA 92626-7037

November 3, 2014

«First_Name» «Middle_Name» «Last_Name»
 «ADDRESS»
 «CITY», «State» «ZIP»

This letter is to inform you that your personal information may have been accessed without proper authorization. This unauthorized access took place sometime between October 20, 2014 and October 21, 2014.

Experian, one of the nationwide credit reporting agencies, identified that its client, Merchants Capital Access, had certain Experian consumer information accessed without proper authorization. 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 has taken steps to ensure that the userid associated with this unauthorized activity has been locked. To prevent reoccurrence, we are requiring additional corrective actions that may include but are not limited to: updated system security measures, the issuance of a new userid, and enhanced access restrictions. Experian is also actively working with Merchants Capital Access and law enforcement to investigate this matter. Contact information for Merchants Capital Access is as follows:

Merchants Capital Access
 525 Broadhollow Rd Ste 200
 Melville, NY 11747-3718
 (631) 773-8000
 Contact: Steve Bernardone

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. Information on security freezes may also be obtained.
- 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 two years of complimentary credit monitoring and report through Experian's ProtectMyID™ Elite product.

Activate ProtectMyID in Three Easy Steps

1. ENSURE That You Enroll By: 07/30/2015
2. VISIT the ProtectMyID Web Site: www.protectmyid.com/protect or call (877) 736-4493 to enroll
3. PROVIDE Your Activation Code: «promocode»

Your complimentary 24-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Surveillance Alerts**
 - **Daily Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian credit report
 - **Internet Scan:** Alerts you if your Social Security Number or Credit and/or Debit Card numbers are found on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts you of any changes in your mailing address.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **ExtendCARE™:** Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
- **Lost Wallet Protection:** If you ever misplace or have your wallet stolen, an agent will help you cancel your credit, debit and medical insurance cards.
- **\$1 Million Identity Theft Insurance*:** As a ProtectMyID member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Mobile Application:** View details of your Surveillance Alerts on Android and iPhone.

If you have any questions during the enrollment process, please contact customer service toll-free at: (877) 736-4493. 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).

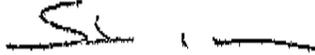
Additionally, the Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft, privacy issues and security freezes. The FTC may be contacted at:

Federal Trade Commission
 Consumer Response Center
 600 Pennsylvania Avenue, NW
 Washington, DC 20580
 (877) 438-4338
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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

Sincerely,



Steven Heymann
Head of Compliance
Experian North America