



June 21, 2013

Office of the Attorney General  
New Hampshire Department of Justice  
33 Capitol Street  
Concord, NH 03301

To whom it may concern:

Pursuant to RSA 359-C:20 and on behalf of Group 1 Automotive, Inc., we are writing to notify you of an unauthorized disclosure of personal information involving two New Hampshire residents. Fidelity is the administrative service provider for the Group 1 Savings plan.

On April 26, 2013, a Fidelity associate inadvertently included information about participants in the Group 1 Savings plan in a report that was intended for another plan sponsor client firm. The report was attached to a secure, encrypted e-mail and sent to the other plan sponsor client firm. The information about the plan participants included their names and Social Security numbers. No other personal information about the participants was included in the attached report. Three employees at the other client firm had access to this email and the attached report. These employees included a benefits manager and two employees within the IT department, all of whom are authorized to handle personal information for their firm's plan as part of their job responsibilities.

Fidelity became aware of this matter on May 10, 2013. We immediately began to research this matter and on May 13, 2013, at our request, the recipients deleted this information. Upon learning of this incident, Fidelity handled the matter in accordance with its internal procedures. Law enforcement was not notified because there was no evidence of fraudulent activity or misuse of the information. Fidelity will be taking steps to further strengthen its administrative control procedures to help prevent a recurrence.

This incident impacted two New Hampshire residents. We notified the residents by letter on June 21, 2013. A copy of the notification letter is attached. While the risk associated with this matter appears minimal and we are not aware of any misuse of this information, as a precautionary measure, Fidelity has offered those affected a free subscription to a credit monitoring service for one year.

If you have any questions, please contact William Duserick, Chief Privacy Officer, Fidelity Investments, at 617-392-1224.

Sincerely,

A handwritten signature in black ink that reads "William G. Duserick".

William G. Duserick  
Chief Privacy Officer  
Fidelity Investments

Attachment



June 21, 2013

Participant  
Street Address  
City, ST Zip+four

Dear Participant:

We are writing in regard to a matter that involved some personal information about you held by Fidelity Investments, a retirement plan administrative service provider for the [Plan Name]. On April 26, 2013, information about you was inadvertently included in a retirement plan report sent by secure, encrypted email to another Fidelity retirement services client firm. The report included your name and Social Security number. No other personal information about you was included in the report. Three employees at the Fidelity client firm had access to this report, including a benefits manager and two employees within the IT department. These employees are authorized to handle personal data related to their firm's benefits plans as part of their job responsibilities and fully cooperated with Fidelity in the return and deletion of the report. We are not aware of any misuse of this information nor do we expect any.

Fidelity became aware of this matter on May 10, 2013. We immediately began to research this matter and at our request, on May 13, 2013, the recipients deleted the information about you. Please know that we take the protection of your information very seriously and have taken steps to further strengthen our administrative control procedures to help prevent a recurrence.

While we are not aware of any misuse of this information, it's always a good idea to regularly review your account statements, monitor your credit reports, and promptly report any activity of concern. And while the risk associated with this matter appears minimal, as a precautionary measure, Fidelity has arranged for you to enroll, at your option, in a credit monitoring service for one year at no cost to you. This service allows you to monitor your credit and to detect any unusual activity that may affect your personal financial situation. The service is provided by Equifax, a major credit reporting company. For details on how to enroll in this service and for additional ways you may protect yourself, please refer to the enclosed instruction sheet.

We sincerely apologize for any concern or inconvenience this matter may cause you. If you have any questions regarding this situation, please feel free to call Fidelity at 1-xxx-xxx-xxxx.

Sincerely,

A handwritten signature in black ink that reads "William S. Duserick".

William Duserick  
Chief Privacy Officer

# CREDIT MONITORING INSTRUCTION SHEET

Activation Code: Equifax Code

## About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

## How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Enrollment Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity cannot be verified using the information provided). Please allow up to 10 business days to receive this information.

† Identity theft insurance underwritten by 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. This product is not intended for minors (under 18 years of age).

\* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

## **ADDITIONAL STEPS TO PROTECT YOURSELF**

### **Directions for Placing a Fraud Alert**

You may want to consider placing an initial fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies. The agency that processes your fraud alert will notify the other two credit reporting agencies on your behalf. An initial fraud alert stays on your credit report for 90 days. When you place this alert on your credit report, you will receive information about ordering one free credit report from each of the credit reporting companies. Once you receive your reports, review them carefully for inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you cannot explain. Verify the accuracy of your Social Security number, address(es), full name and employer(s). Notify the credit reporting companies if any information is incorrect.

You may also contact the three nationwide credit reporting agencies to place a security freeze on your credit report. 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.

Equifax: 877-478-7625 [www.equifax.com](http://www.equifax.com); PO Box 740241, Atlanta, GA 30374-0241  
Experian: 888-397-3742 [www.experian.com](http://www.experian.com); PO Box 9532, Allen, TX 75013  
TransUnion LLC: 800-680-7289 [www.transunion.com](http://www.transunion.com); PO Box 6790, Fullerton, CA 92834

### **Directions for Obtaining a Credit Report**

Please remember that while this matter may not involve significant risk, it is always good practice to take sensible steps to remain vigilant and protect yourself by regularly reviewing your account statements and your credit report for incidents of fraud and identity theft. Report suspected incidents of identity theft to local law enforcement or to your state attorney general. As you may know, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the major credit reporting agencies. You may obtain a free copy of your credit report by calling 1-877-FACT ACT (1-877-322-8228) or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **Resources**

Additional information on identity theft, fraud alerts, security freezes and other protections you can take is available from the Federal Trade Commission (FTC). You may contact the FTC to report any incidents of identity theft and to obtain guidance about protecting against identity theft.

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
Toll-free Identity Theft Helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261  
Website: [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)