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December 21, 2012

VIA FEDERAL EXPRESS

Office of the Attorney General
33 Capitol Street
Concord, NH 03301
Attn: Attorney General Michael A. Delaney

Re: Incident Notification

Dear Assistant Attorney General Delaney:

On September 16, 2012, our client, Montana State University ("MSU"), discovered that certain documents on a network storage device were inadvertently left unencrypted and available on MSU's network between August 1, 2012 and September 15, 2012. During this time period, the device had been decrypted and reset to factory settings in order to troubleshoot performance issues. After conducting a thorough investigation, MSU does not believe anyone viewed the documents as the information could only be accessed from MSU's network by a user with specialized knowledge. The device contained certain student loan documents from students who attended MSU in 2006. The information involved included names, dates of birth, and Social Security numbers. No financial or bank account information was involved.

In an abundance of caution, MSU is notifying affected individuals and providing eligible individuals with a free one-year membership in credit monitoring and identity theft protection services provided by ConsumerInfo.com, Inc., an Experian® company. MSU is also providing call center support for those affected.

MSU is providing notice to affected individuals in the most expedient time possible and without unreasonable delay. Any delay in notifying affected individuals was due to MSU's diligent efforts in investigating the scope of the issue. Immediately after MSU discovered the

**Chicago Cincinnati Cleveland Columbus Costa Mesa
Denver Houston Los Angeles New York Orlando Washington, DC**

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issue, MSU began an investigation to determine if the information on MSU's network was accessed or could be accessed. MSU's investigation included engagement of outside counsel, consultation with a computer forensic investigation firm, review of the information contained on the device (which included the review of voluminous copies of paper records), and the determination of sufficient contact information for the individuals affected (which included contact information for students who attended MSU in 2006).

MSU has taken steps to prevent this from happening again, including the use of encryption technology for these types of documents.

We are notifying approximately 8 New Hampshire residents pursuant to New Hampshire law. Notification is being sent to those residents in substantially the form attached hereto, with mailing commencing on December 21, 2012.

Sincerely,

A handwritten signature in black ink, appearing to read "Theodore J. Kobus III". The signature is written in a cursive style with a large, stylized initial "T".

Theodore J. Kobus III

Enclosure



December 21, 2012

##88413-LV4-0123456 T-0012 *****5-DIGIT 12345

SAMPLE A SAMPLE



APT ABC

123 ANY ST

ANYTOWN, US 12345



Dear Sample A Sample:

Montana State University ("MSU") is committed to protecting the personal information it maintains. Regrettably, we are writing to inform you about an incident involving some of that information.

On September 16, 2012, we discovered that certain student loan documents from some students who attended MSU in 2006 were inadvertently left unencrypted and available on MSU's network between August 1, 2012 and September 15, 2012. *After conducting a thorough investigation, we do not believe anyone viewed the documents as the information could only be accessed from MSU's network by a user with specialized knowledge.* The information involved included your name, date of birth, and Social Security number. No financial or bank account information was involved.

In an abundance of caution, MSU is offering at no cost to you a one-year membership in of Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We deeply regret any inconvenience this may cause you. We are taking steps to help prevent something like this from happening in the future. If you have any questions, please call 1-855-755-8480 Monday through Friday between 8:00 a.m. and 5:00 p.m. Mountain Time and enter the ten digit reference code when prompted.

Sincerely,

Terry Leist
Vice President for Administration and Finance
Montana State University

(OVER PLEASE)

Activate ProtectMyID Now in Three Easy Steps

1. **ENSURE That You Enroll By: March 31, 2013**
2. **VISIT the ProtectMyID Web Site: www.protectmyid.com/redeem or call 877-371-7902 to enroll**
3. **PROVIDE Your Activation Code: ABCDEFGHIJKL**

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

We realize that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

Your complimentary 12-month ProtectMyID membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Daily 3 Bureau Credit Monitoring:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
- **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.
- **\$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.

Activate your membership today at www.protectmyid.com/redeem or call 877-371-7902 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-371-7902.

Even if you choose not to enroll in this program, we recommend you remain vigilant to the possibility of fraud and identity theft by reviewing your credit report and credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting companies. To order your credit report, free of charge once every 12 months, from each of the three major nationwide credit companies, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

(NEXT PAGE PLEASE)

Equifax
PO Box 740256
Atlanta, GA 30374
www.equifax.com
1-800-525-6285

Experian
PO Box 9554
Allen, TX 75013
www.experian.com
1-888-397-3742

TransUnion
PO Box 6790
Fullerton, CA 92834
www.transunion.com
1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

* 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.

