

October 4, 2010

Michael A. Delaney
New Hampshire Attorney General
33 Capitol Street
Concord, NH 03301

Dear Attorney General Delaney:

In accordance with Title XXXI, Chapter 259-C:20 of New Hampshire Revised Statute, we are notifying you of a security breach experienced by Firstmark Services, a subsidiary of Nelnet, Inc., involving one New Hampshire resident.

From August 20 through August 25, 2010, electronically stored personal information for a single New Hampshire resident may have inadvertently been disclosed to another customer during an online student loan application process as a result of a system error linking the two customers' accounts on Firstmark's loan origination system. The personal information that may have been disclosed included the New Hampshire resident's name, address, e-mail address, telephone number, date of birth, Social Security number, driver's license number, and requested loan amount.

A written notice of the security breach was mailed to the impacted customer on October 1, 2010, advising of the unauthorized access and providing instructions for monitoring credit and filing a fraud alert, if appropriate, with the national consumer reporting agencies. Please see enclosed. Firstmark has no evidence the personal information has been inappropriately used as a result of this incident. Firstmark has offered credit monitoring services to the customer.

If you have any questions regarding this matter, I can be reached at

Sincerely,



Eric Lee
Manager
Policy Services
Nelnet, Inc.

Encl.



Firstmark Services

A **net** COMPANY

121 South 13th Street, Suite 201
Lincoln, NE 68508
(888) 538-7378

October 4, 2010

Dear Mr.

We are writing to inform you that personal information related to your private education loan application may have been inadvertently provided to another Firstmark customer via our online loan application process. Personal information may have included your name, address, e-mail address, telephone number, date of birth, Social Security number, driver's license number, and requested loan amount. A single third-party individual may have been able to view your personal information because that individual's account and your account were incorrectly linked together on our system from August 20 to August 25, 2010. Firstmark has corrected this situation by removing the link between the accounts. We deeply regret this situation occurred and we have taken steps to ensure it does not happen again.

Although we believe your information will not be used inappropriately, we are offering you one full year of credit monitoring covered by Firstmark. If you would like to take advantage of this offer please provide us with your consent via the form at the bottom of this letter to Attn: Katrina L. Hood through one of the following methods, e-mail: customer.service@firstmarkservices.com, fax: toll-free to **866.258.9222**, or mail to:

Firstmark Services
Attn: Katrina L. Hood
PO Box 82522
Lincoln, NE 68501

There are recommended steps all consumers should consider taking to monitor their credit and protect their identity. It's always important to examine your monthly statements, watch for and report any suspicious account activity, and periodically obtain credit reports from each of the nationwide consumer reporting agencies. You can request a free credit report from one or all of the nationwide consumer reporting agencies listed below. We ask that you closely monitor all credit activity over the next 12 to 24 months.

Equifax	Experian	Innovis	TransUnion
1.800.685.1111	1.888.397.3742	1.877.261.7685	1.800.888.4213
www.equifax.com	www.experian.com	www.innovis.com	www.transunion.com

If you suspect identity theft or any other type of fraud has occurred or is likely to occur, placing a fraud alert on your credit file is highly recommended. A fraud alert will inform creditors to contact you before they open any new accounts or change your existing accounts. A fraud alert is simple to initiate by contacting any one of the



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consumer reporting agencies listed above. As soon as one consumer reporting agency confirms your fraud alert, the others are notified to also place fraud alerts on your credit file with each of them.

If a credit account is opened without your authorization, immediately contact the financial institution which opened the account and inform it of the fraud. Also, contact each of the consumer reporting agencies and request the fraudulent account be removed from your credit file.

If you would like more information about identity theft, please visit the Federal Trade Commission's (FTC) web site at www.ftc.gov/bcp/edu/microsites/idtheft or contact the FTC directly at 1.877.IDTHEFT.

Please know we regret any inconvenience or concern this incident may cause you. Firstmark remains committed to protecting our customers' privacy.

Sincerely,

Firstmark Services

By signing below I am requesting that Firstmark Services cover one year of credit monitoring as offered, and authorize them to provide my information to the servicer of their choice for enrollment in such program.

Printed Name

Signature

Date



Firstmark Services

A **nelnet** COMPANY