



Legal Services Division  
1200 North Seventh Street, Harrisburg, PA 17102-1444  
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August 6, 2007

State of New Hampshire  
Office of Attorney General  
33 Capitol Street  
Concord, NH 03301

Re: AES PHEAA Security Breach Notification

Dear Ms. Attorney General:

I am Senior Counsel with the Legal Division of the American Education Services/Pennsylvania Higher Education Assistance Agency (AES/PHEAA) and am writing to advise you of an information security breach, in compliance with N.H. Rev. Stat. §359-C:19. We believe that 9 New Hampshire residents may have been affected by this breach.

On July 17, 2007 we were notified by a 3<sup>rd</sup> party vendor of a burglary that occurred in their office building. A laptop containing the personal information of 5,148 AES/PHEAA consumers were contained within that laptop. Due to the nature of the burglary, neither AES/PHEAA nor law enforcement believe it to be likely that this information will be misused in any way.

On July 20, 2007, a letter was sent to the affected consumers notifying them of the breach. A follow-up letter was sent on July 25, 2007, offering the same consumers free credit report monitoring for a year through Equifax. A copy of each letter is enclosed for your records.

If you have any additional questions, please do not hesitate to contact me.

Sincerely,

Debra Snyder Callahan  
Senior Counsel



American Education Services

American Education Services  
P.O. Box 2461 • Harrisburg, PA 17105-2461  
Toll Free 800.233.0557 • TDD 717.720.2354  
Fax 717.720.3916 • International 717.720.3100  
[www.aesSuccess.org](http://www.aesSuccess.org)

July 20, 2007

Fname initial Lname  
Street 1  
Street 2  
City, State zip

**RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION**

Dear Fname,

I am writing to inform you that your personal information, maintained on our behalf by Vista Financial Inc. ("VFI"), a subsidiary of Performant Financial Corporation, is assumed to be on a laptop that was stolen in a burglary at VFI's headquarters. The information on the laptop included; your name, address, phone number, social security number, and email address.

This letter is to provide you with the notice about the break-in and the personal information that may have been on the laptop that was stolen. However, because we are not able to determine conclusively that the information was not subject to misuse or additional disclosure, we are notifying you, so that you may take steps to protect against fraud or misuse of your information. We will assist you with the steps you can take to protect yourself from possible identity theft and unauthorized use of your information.

Some suggested actions we recommend that you take to protect yourself are:

1. Monitor the security of your personal information.

We would like to offer you one full year of free credit reporting beginning on the date of this letter. You may subscribe to the credit service of your choice. Please retain a copy of the bill and we will reimburse you accordingly. Please direct reimbursement requests to:

American Education Services  
1200 North 7<sup>th</sup> Street  
Harrisburg, PA 17102  
Attention: Heather Lenker

2. Place a fraud alert on your credit file right away. The contact numbers for the three credit bureaus are as follows:

**Equifax**  
800-525-6285

**Experian**  
888-397-3742

**Trans Union**  
800-680-7289

A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. You need only to contact one of the three national credit reporting agencies, and the other two will be automatically notified. The initial fraud alert lasts for ninety days, so you may want to renew it after the first ninety days. The fraud alert is a free service.

3. Review your credit reports carefully and promptly when you receive them. If you have questions, call the consumer reporting agency at the number listed on the report.
4. Be especially aware of items on your credit reports, bank statements, credit card statements, etc. If you find suspicious activity, report it to your local police and file a report of identity theft. Please notify us of any suspicious activity.
5. Review the information about identity theft provided on the Federal Trade Commission's website at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or call 1-877-438-4338.

We are deeply sorry for the concern this may cause you, but we assure you that we take our responsibility to protect the privacy and security of our customers' information very seriously.

We are available to answer any questions you may have regarding this issue. Please contact us toll free at 1-800-233-0557, Monday through Friday, 8:00 a.m. to 5:00 p.m. eastern daylight time.

Sincerely,

Jody L. W. Angelini  
Vice President, Enterprise Security Office



American Education Services

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Toll Free 800.233.0557 • TDD 717.720.2354  
Fax 717.720.3916 • International 717.720.3100  
[www.aesSuccess.org](http://www.aesSuccess.org)

July 25, 2007

Fname initial Lname  
Street 1  
Street 2  
City, State zip

Dear Fname,

We recently sent you notification that your personal information, maintained on our behalf by Vista Financial Inc. ("VFI"), a subsidiary of Performant Financial Corporation, is assumed to be on a laptop that was stolen in a burglary at VFI's headquarters. The information on the laptop included; your name, address, phone number, social security number, and email address.

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection service. This product is being provided to you at no cost.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

### **Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring**

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. The key features and benefits are listed below.

Equifax Credit Watch provides you with a 1 year membership service:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and unlimited access to your Equifax Credit Report™
- \$20,000 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.

† Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York. Equifax's credit monitoring products are protected by US Patent 7,208,052

## How to Enroll

Equifax has a simple Internet-based verification and enrollment process.

Visit: [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

1. Consumer Information: complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
2. Identity Verification: complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you up to two security questions to verify your identity.
3. Payment Information: During the "check out" process, provide the following promotional code: **<XXXXXX>** in the "Enter Promotion Code" box. (no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. Order Confirmation: – Click "View My Product" to access your 3-in-1 Credit Report and other product features.

To sign up for US Mail delivery of the product, 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. Promotion Code: You will be asked to enter your promotion code as shown above (no spaces, **no dash**)
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 can not 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 can not be verified using the information provided).

## Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your Equifax credit file, you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

Again, we apologize for the inconvenience and concern this may have caused you. Please be assured that we take our responsibility to protect the privacy and security of our customers' information very seriously.

Dedicated Service Representatives are available to answer any questions you may have regarding this issue. You may contact us toll-free at (800) 649-1147, Monday through Friday, 8:00 a.m. to 5:00 p.m. eastern daylight time.

Sincerely,

Jody L.W. Angelini  
Enterprise Security Office