



TransUnion

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Daniel Halvorsen
Senior Attorney

October 18, 2010

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

RE: Data breach notification pursuant to NH RSA 359-C:20

Dear Attorney General Delaney,

TransUnion LLC is one of the three national credit reporting agencies ("CRAs") in the United States.

On behalf of TransUnion LLC, I am providing this notice to your office pursuant to requirements of New Hampshire's personal information security breach law, Title XXXI, Chapter 359-C. I have enclosed a copy of the letter template which is being mailed to the New Hampshire resident to whom this notice applies. The letter describes the circumstances of the unauthorized access to a TransUnion credit report for the affected individual, as well as TransUnion's response, and provides other information, including steps the consumer can take to prevent misuse of his personal information and credit report. We have provided the consumer with a gift code for one year of credit monitoring, free of charge, toward this end.

The letter is being mailed to the New Hampshire consumer roughly contemporaneously with this notice. Only one (1) New Hampshire resident was affected in this incident.

If I can be of any assistance to your office with respect to the foregoing, please do not hesitate to contact me.

Very truly yours,

Daniel Halvorsen
Senior Attorney

ON TRANSUNION LETTERHEAD

NAME
STREET
CITY, STATE ZIP

Dear Mr (Ms) _____,

This letter is to inform you that TransUnion has determined that your personal information (name, address, Social Security number and other details contained in credit reports) was accessed in August, 2010, without proper authorization.

The secure credentials of one of TransUnion's customers, Midtown Motors, were compromised, through no fault of the customer. As a result, an unauthorized person or persons used the access credentials of Midtown Motors to obtain the credit reports of consumers, without a legitimate purpose. Regrettably, you are among that group of consumers. Please note that while Midtown Motors did not request or obtain your credit report and was not responsible for the compromise, your credit report disclosure will currently show an inquiry by Midtown Motors reflecting the unauthorized access. Please also note that upon your request, TransUnion will remove this inquiry from your report.

We want you to know that upon learning of the compromise, TransUnion immediately notified Midtown Motors, terminated the unauthorized access credentials and assembled a dedicated team to conduct an internal investigation into the issue. That investigation is ongoing.

We are carefully monitoring the situation and the credit reports that were obtained using the compromised credentials.

In an effort to reduce any potential harm, we have arranged for you to enroll, at no cost to you, in an online 3-bureau credit monitoring service for one year provided by TransUnion, one of the three nationwide credit reporting companies. To enroll in this free service, go to the TrueCredit by TransUnion Credit Monitoring Web site at www.truecredit.com/code and in the space referenced as "Simply enter your gift certificate code below", enter <Insert Unique 16-letter Gift Certificate Code> and follow the steps to receive your free services online within minutes.

If you have any questions regarding this incident, or do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, please call the TransUnion Fraud Response Service Hotline at 1-800-242-5181 Monday through Friday, 9:00 a.m. to 7:30 p.m. Eastern time. Please enter or say the following special six-digit telephone pass code #: 899894 when prompted. You can sign up for the online or offline credit monitoring service anytime between now and January 31, 2011. Unfortunately, due to privacy laws, we cannot register you directly.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit reports and credit scores. The daily 3-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian and Equifax, including fraudulent activity, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes up to \$25,000 in identity theft protection with \$0 deductible. (Certain limitations and exclusions may apply.)

Other Options:

Fraud Alert Information

Whether or not you enroll in credit monitoring, we recommend that you place an initial 90-day "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion (1-800-680-7289), Equifax (1-800-525-6285) or Experian (1-888-397-3742). As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting

companies so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is as follows:

Equifax
PO Box 740241
Atlanta, GA 30374-0241
www.equifax.com
1-800-525-6285

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

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

Security Freeze Information

You can request a "Security Freeze" on your consumer credit report by sending a request in writing, by mail, to each of the three nationwide credit reporting agencies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting agencies, although that fee is waived if you send the credit reporting agency proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

To place a freeze, write to all three addresses below and include the following information:

TransUnion Security Freeze
P.O. Box 6790
Fullerton, CA 92834
1-888-909-8872
<http://www.transunion.com/securityfreeze>

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
<https://www.freeze.equifax.com>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>

- Full name, with middle initial and generation, such as JR, SR, II, III, etc.;
- Social Security number;
- Date of birth (month, day and year);
- Proof of current address, such as a current utility bill, bank or insurance statement or telephone bill;
- If you have moved in the past 5 years, give your previous addresses where you have lived for the past 5 years;
- A copy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
- Include applicable fee (visit each of the credit reporting company Web sites, listed above, for information on fees for Security Freeze services) Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting agency will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at www.ftc.gov/idtheft or at 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's Web site at www.ftc.gov/idtheft to review the comprehensive information available in the "Take Charge: Fighting Back Against Identity Theft" guide. You may also call 1-877-438-4338 to request a free copy.

Again, there is nothing more important to TransUnion than the safety and security of your personal information. We apologize for any inconvenience this matter may cause and want you to know that we are here to assist you - via the special phone number and access code provided on page one of this letter - should if you have any questions or concerns that you wish to discuss with us.

Sincerely,

Diane Terry
Sr. Director, Fraud Victim Assistance Department (FVAD)
TransUnion

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