



Complete data breach care

January 19, 2011

Dear Attorney General, Michael Delaney:

This letter is to inform you of a privacy incident affecting a resident of your state. We have been hired by Warner Pacific College to notify and provide identity theft protection to the population of persons whose personal information was compromised as the result of an employee's home that was broken into and a Warner Pacific issued laptop that was stolen on January 3, 2011. There were a total of 1536 affected individuals, one of whom is a resident of New Hampshire. The notification letters will be mailed via USPS on January 20, 2011.

ID Experts and Warner Pacific College wanted to inform you of this privacy incident and make you aware that Warner Pacific College has secured robust protection for those who were affected. In addition to making sure that Warner Pacific College properly notified those whose information was compromised, our company is also providing a one-year membership in our identity theft protection and restoration program. The service includes a dedicated toll free number for members of the affected population to call, a website dedicated to this event, 12 months of credit and CyberScan monitoring, as well as fraud restoration services and a \$20,000 insurance reimbursement component should anyone experience identity theft as a result of this incident. This membership is paid for entirely by Warner Pacific College.

Our company has been providing identity theft services to individuals and organizations since 2003. We remain the leader in the industry. We also have a blanket purchase agreement from the General Services Administration (GSA), to provide independent risk analysis, and data breach remediation's services to state or federal agencies in the event of a data breach. We have provided services for hundreds of data breaches and millions of victims in this time.

We have included a copy of the notification letter to provide you with more details about the incident itself as well as the offering. Please do not hesitate to contact us if you have any questions about this privacy incident or the assistance we have provided to Warner Pacific College.

Most sincerely,

A handwritten signature in black ink that reads "Christine Arevalo". The signature is written in a cursive, flowing style.

Christine Arevalo

Director of Critical Incident Response

Enclosure

[Name]
[Address]
[City, State Zip]

Dear [Name],

We are contacting you about a potential problem involving identity theft.

Warner Pacific College was notified on January 4, 2011 that an employee's home was broken into and a Warner Pacific issued laptop was stolen. The police were immediately notified and are continuing an ongoing investigation regarding the break-in and theft. Warner Pacific College takes this matter very seriously and is sending you this notification to inform you of the incident and its potential consequences for you.

Our investigation has determined that student related data, including yours, was on the stolen laptop. This data may have included such things as your name, address, date of birth, phone number and Social Security number. At this time, there is no evidence to suggest that there has been any attempt to misuse any of this data; yet there is always some risk. We don't believe the theft targeted this data on the laptop. The laptop was part of many items stolen during the break-in. Warner Pacific College is taking the proactive measures described in this letter to protect the affected individuals and the data that was stolen.

To assist and protect the affected members of our community, Warner Pacific is offering the identity theft protection services of ID Experts®, an expert consultant in this area. After reading this letter carefully, we recommend you contact ID Experts to resolve any concerns you may have. We have contracted with ID Experts to provide you with fully managed recovery services which will include: 12 months of credit and CyberScan monitoring, a \$20,000 insurance reimbursement policy, exclusive educational materials and access to fraud resolution representatives. With this protection, ID Experts will help you resolve issues if your identity is compromised. You may register for the free ID Experts identity monitoring services by calling 1-877-810-7911 or going to www.WPCPrivacy.com. **Please note the deadline to enroll for these services is: July 29, 2011.**

Warner Pacific College is also taking additional steps to protect student related data from theft or similar criminal activity in the future. As one step in our assessment, we will ensure that all college owned personally assigned portable computers utilize encryption software for student data protection.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following access code when calling or enrolling on the website, so please do not discard this letter.

Your Access Code: [ID Experts will insert individual codes]

We sincerely regret any inconvenience or concern that this matter may have caused you. Thank you for your patience and understanding while we work together to protect your information. Again, if you have any questions or concerns regarding this matter, please contact ID Experts at **1-877-810-7911**.

With Regards,

(Signature)

Steven P. Stenberg
Vice President of Operations
Warner Pacific College

Recommended Steps to help you Protect your Identity

Please Note: No one is allowed to place a fraud alert on your credit report except for you, please follow the instructions below to place the alert.

By taking the following simple steps, you can help prevent your information from being misused.

1. Telephone: Contact ID Experts at 1-877-810-7911 to gain additional information about this event and to speak with knowledgeable representatives regarding the appropriate steps to protect your credit record.

2. Website: Go to www.WPCPrivacy.com and follow the instructions for enrollment. If you do not have Internet access, you can also call 1-877-810-7911 to enroll over the phone. Once you have completed your enrollment, you will receive a welcome letter either by mail or by email if you provide an email address when you sign up. The welcome letter will detail the components of your membership and it will also contain instructions for activating your credit monitoring. It will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.

3. Activate the credit monitoring provided as part of your membership with ID Experts, which is paid for by Warner Pacific College. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have access to a computer and the Internet to use this service. The welcome letter you receive after enrolling will provide you with instructions and information to activate the credit monitoring portion of the service. If you need assistance, ID Experts will assist you.

With credit monitoring, you will receive notification within 24 hours of critical changes to your credit report. You will quickly find out about changes, including potentially fraudulent activity such as new inquiries, new accounts, late payments, and more.

4. Review your credit reports and report suspicious items. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify ID Experts immediately by calling or by visiting the Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop, and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity theft. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items on your credit report or with your creditors. In addition, you can report suspected incidents of identity theft to the Attorney General's office of your state and file a complaint with the Federal Trade Commission (FTC) at www.ftc.gov/idtheft or at 1-877-ID-THEFT (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.

5. Place Fraud Alerts with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's website. If you elect to participate in the credit monitoring from ID

Experts as discussed above in #3, *please wait until after* you have activated the credit monitoring service before placing any fraud alerts in order to allow ID Experts to implement the service. Note that a fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

6. Security Freeze: By placing a freeze, someone who fraudulently acquires your identity information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze is no more than \$10 for each credit reporting bureau for a total of \$30. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Complaint Form with the Federal Trade Commission, there is no charge to place the freeze. Your local state consumer information office may have more information on security freezes. In Oregon, you can check the Oregon Department of Consumer and Business Services at www.dfcs.oregon.gov/id_theft.html and click on Security Freeze.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following:

For Maryland Residents:
Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Toll Free 1-888-743-0023

For North Carolina Residents:
Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Toll Free 1-919-716-6400

For all other US Residents:
Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

