



December 22, 2009

Dear Consumer Protection Division of the Attorney General's Office:

This letter is to inform you of a privacy incident affecting residents of your state. We have been hired by Western Michigan University to notify and provide identity theft protection to their population of students whose personal information was compromised. The student employees' Social Security numbers were inadvertently exposed on a Web page within the Western Michigan University Web site for a brief period of time.

Western Michigan University discovered this event on December 14, 2009. There were a total of 1 affected resident of New Hampshire. The information was removed immediately upon discovery and after thorough investigation; there is no evidence to suggest that there has been any attempt to misuse any of the individual's personal information. However, Western Michigan University felt that even the very slightest risk involved merit to protect their students.

ID Experts and Western Michigan University wanted to inform you of this privacy incident and make you aware that Western Michigan University has secured robust protection for those who were affected. In addition to making sure that Western Michigan University 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 class to call, a website dedicated to this event, 12 months of credit monitoring, as well as fraud restoration services and a \$30,000 insurance reimbursement component should anyone experience identity theft as a result of this incident. This membership is paid for entirely by Western Michigan University.

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 over hundreds of data breaches and millions of victims in this time.

We have included a copy of the notification letter here 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 Western Michigan University.

Most sincerely,

Christine Arevalo

Christine Arevalo
Director of Critical Incident Response

Enclosure

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

<p>To Enroll, Please Call: 1-888-266-9419 Or Visit: www.IDExpertsWMU.com Your Access Code: [insert access code]</p>

Dear [Name],

We recently learned that some student employees' names, addresses, and Social Security numbers were inadvertently exposed on a Web page within the Western Michigan University Web site for a brief period.

I regret to inform you that you have been identified as one of the individuals whose personal data was included on the Web site. The information was removed immediately upon discovery. After thorough investigation, there is no evidence to suggest that there has been any attempt to misuse any of your personal information, but we feel that even the very slight risk involved merits additional measures to protect you. You should remain vigilant for incidents of fraud and identity theft.

The University has contracted with ID Experts® to provide you with a comprehensive membership to help protect your information. With this protection, ID Experts will help you resolve issues if your identity is compromised.

We strongly encourage you to register for this free identity theft protection service by calling 1-888-266-9419 or going to www.IDExpertsWMU.com.

Please note the deadline to enroll is: May 31, 2010

Your one year membership will include the following:

- **Fraud Resolution Representatives:** ID Experts will provide assistance if you suspect that your personal information is being misused. A recovery advocate will be assigned to your case, and they will work with you to assess, stop, and reverse any fraudulent activity. If you suspect or discover suspicious activity, you should contact them immediately for assistance.
- **Credit Monitoring:** ID Experts will provide 12 months of credit monitoring that gives you unlimited access to your TransUnion credit report and score and will notify you by email of key changes in your TransUnion credit report. Credit monitoring is included as part of your ID Experts membership, but *you must activate it for it to be effective*. Detailed instructions for activating your credit monitoring are provided on the ID Experts member website which you may log into once you enroll.
- **Exclusive Educational Materials:** The ID Experts website includes a wealth of useful information, including instructive articles, a Protection Test that you can take, their very helpful ID Self-Defense Academy™ and a place where you can review and update your account. Their experts will keep you up-to-date on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Insurance Reimbursement:** ID Experts will arrange \$30,000 of identity theft reimbursements for certain expenses that can be incurred when resolving an identity theft situation.

To learn more about these services and to ensure the safety of your personal information, I strongly encourage you to call ID Experts at 1-888-266-9419. You can also learn more about the incident and enroll in the services at www.IDExpertsWMU.com.

Again, at this time, there is no evidence that your information has been misused. However, I encourage you to take full advantage of this service offering. Representatives from ID Experts are available to assist with enrollment in the program Monday through Friday from 9 am-9 pm (ET). They can also address any questions or concerns you may have regarding protection of your personal information.

You will find additional 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: [insert access code]

I 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.

Yours truly,

James A. Gilchrist
Vice Provost and Chief Information Officer
Western Michigan University

(Enclosure)

Recommended Steps to Enroll with ID Experts®

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

- 1. Phone: Contact ID Experts at 1-888-266-9419** to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record.
- 2. Website: Go to www.IDExpertsWMU.com** and follow the instructions for enrollment. If you do not have Internet access, you can also call **1-888-266-9419** 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.

This 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 Western Michigan University. 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:

- Unlimited access to your Trans Union credit report and credit score for one year.
- 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.** You can receive free credit reports by placing fraud alerts and through your credit monitoring. 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 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 them immediately by calling or by visiting their 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 fraud. 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.

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 as discussed above in #3, *please wait until after* you have activated the credit monitoring before placing any fraud alerts. 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 Agencies

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

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

TransUnion Fraud Reporting
(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. 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 (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 (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
(877) IDTHEFT (438-4338)
TDD: (202) 326-2502