LEWIS BRISBOIS BISGAARD & SMITH LLP
ATTORNEYS AT LAW

550 E. Swedesford Road, Suite 270
Wayne, Pennsylvania 19087
Telephone: 215.977.4100
Fax: 215.977.4101
www.lewisbrisbois.com

STATE OF NH
DEPT OF JUSTICE
2016 APR 11 PM 12:12

JENNIFER A. COUGHLIN
DIRECT DIAL: 215.977.4081
JENNIFER.COUGHLIN@LEWISBRISBOIS.COM

April 6, 2016

Via First Class US Mail
Attorney General Joseph Foster
Office of the New Hampshire Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301

Re: Notice of Data Event

Dear Attorney General Foster:

We represent The Whiting-Turner Contracting Company ("Whiting Turner"), 300 East Joppa Road, Baltimore, MD 21286, and are writing to notify your office of an incident that may affect the security of personal information relating to eight (8) New Hampshire residents. The investigation into this event is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Whiting-Turner does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

Nature of the Data Event

Whiting-Turner uses an outside vendor to provide tax filing and information services, including preparation of their employees' W-2 and 1095 tax forms, copies of which are stored on the vendor's system and accessible to Whiting-Turner employees via use of unique credentials. On March 8, 2016, the vendor notified Whiting-Turner that it had detected suspicious activity on the vendor's systems, although it did not specifically state that the security of any Whiting-Turner information had been impacted. During the same time period, Whiting-Turner also began to receive reports from certain employees of fraudulent tax filings in their names. In response, Whiting-Turner immediately shut down user access to Whiting-Turner information on the vendor's systems and began an investigation to determine whether any employee information was or may have been subject to unauthorized access.

While the investigation into this incident is ongoing, and Whiting-Turner has not yet confirmed whether any of its information was or may have been subject to unauthorized access on the outside vendor's systems, Whiting-Turner is providing notice of this incident to all current, former, or retired employees who received an IRS Form W2 from Whiting-Turner for 2015, as well all current, former, or retired employees and their respective adult and minor dependents whose information was contained on an IRS Form 1095 from Whiting Turner for 2015. An IRS Form W-2 contains the following information: name, address, Social Security

number, and wage/withholding information. An IRS Form 1095 contains the following types of information: name, Social Security number, date of birth.

Notice to New Hampshire Residents

Whiting-Turner determined that the security of personally identifiable information relating to eight (8) New Hampshire residents was potentially affected as a result of this incident. Whiting-Turner is providing written notice of this incident to these impacted New Hampshire residents beginning on or about April 6, 2016, in substantially the same form as the letter attached hereto as ***Exhibit A***. Additionally, Whiting-Turner has provided preliminary notice to all affected current employees on March 31, 2016, by electronic mail in substantially the same form as the document attached hereto as ***Exhibit B***.

Other Steps Taken and To Be Taken

Whiting-Turner has moved quickly to identify those that may be affected by this incident, to put in place resources to assist them, to provide them with notice of this incident, and to provide them access to one (1) free year of credit monitoring and identity theft protection services.

Additionally, Whiting-Turner is providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including information on how to protect against or report tax fraud. Whiting-Turner also notified the FBI, IRS, and certain other state regulators.

Whiting-Turner continues to take necessary steps to determine the security of employee information stored within its vendor's systems, and within its own systems, so that if unauthorized access to such information has indeed occurred, future unauthorized access can be prevented.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 215-977-4081.

Very truly yours,

Jennifer A. Coughlin of
LEWIS BRISBOIS BISGAARD & SMITH LLP

JAC:sn
Enclosure

EXHIBIT A

G. W. C. WHITING
(1883-1974)

WILLARD HACKERMAN
(1918-2014)

TIMOTHY J. REGAN
PRESIDENT AND CEO

FOUNDED 1909

THE WHITING-TURNER CONTRACTING COMPANY

ENGINEERS AND CONTRACTORS

CONSTRUCTION MANAGEMENT
GENERAL CONTRACTING
DESIGN-BUILD
SPECIALTY CONTRACTING
PRECONSTRUCTION
BUILDING INFORMATION MODELING
INTEGRATED PROJECT DELIVERY

300 EAST JOPPA ROAD
BALTIMORE, MARYLAND 21286

INSTITUTIONAL
COMMERCIAL
CORPORATE
TECHNOLOGY
INDUSTRIAL/ PROCESS
INFRASTRUCTURE
SUSTAINABILITY

<<mail id>>
Parent or Guardian of <<Minor Name>>
<<Street Address>>
<<City>><<State>><<Zip>>

<<Date>>

RE: Notice of Data Security Incident

Dear Parent or Guardian of <<Minor Name>>:

Whiting-Turner is writing to inform you of a recent event that may affect the security of your child's personal information. We are providing this notice to provide you, the parent/guardian, with information about the incident, steps we are taking in response, and steps you can take to protect your child against identity theft and fraud should you feel it is appropriate to do so.

What Happened? Whiting-Turner uses an outside vendor to provide tax filing and information services, including preparation of our employees' W-2 and 1095 tax forms. On March 8, 2016, this vendor notified us they had detected suspicious activity on their systems. We also received reports around that time from some of our employees regarding fraudulent tax filings in their names. In response, we immediately shut down the ability for users to access the information on the outside vendor's systems and began an investigation to determine whether any Whiting-Turner employee information was accessed by an unauthorized individual. Our investigation is ongoing, and we have not yet confirmed whether any Whiting-Turner information was subject to unauthorized access on the outside vendor's systems.

What Information Was Involved? **If your child is a minor dependent** who received healthcare insurance coverage under a policy for which the primary policyholder was a current, former, or retired employee, we believe this incident may affect the security of your child's information contained on that employee policyholder's 2015 IRS Form 1095, which includes the following: name, date of birth, and Social Security number of any minor dependent.

What We Are Doing. We take the security of your child's personal information very seriously. Upon learning of this incident, we immediately shut down the ability for users to access the information on the outside vendor's systems. We continue to investigate to ensure the security of our employees' and their minor dependents' information. In an abundance of caution, we are providing notice of this incident to all individuals whose information may be at risk as a result of this incident.

We have notified the FBI, IRS, and certain state regulators. Additionally, we are offering the parent/guardian of all potentially affected minor dependents access to one year of identity monitoring and identity theft protection services through Identity Guard® for Kids. The enclosed Privacy Safeguards Information contains instructions on how to enroll and receive these free services, as well as more information on how to better protect your child against identity theft and fraud.

What You Can Do. If your child has reason to file a 2015 tax return with the IRS, you can contact the IRS and file an IRS Identify Theft Affidavit (IRS Form 14039). The IRS can be contacted at 1-800-908-4490, and IRS Form 14039 can be downloaded at www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft. You can also review the enclosed Privacy Safeguards Information for additional information and take the steps outlined on behalf of your child. You can also enroll to receive the one year of free identity theft protection and identity monitoring services being offered.

For More Information. We are very sorry for any inconvenience or concern this incident causes you. The security of your child's information is a priority to us, and we are taking steps to prevent an incident like this from happening again. If you have further questions or concerns, you may contact Whiting-Turner by phone at 410-337-5899 or email creditmonitoring@whiting-turner.com.

Sincerely,

Daniel St John

Daniel St. John
Vice President Accounting

COMPLIMENTARY SERVICE OFFER

At our expense, Whiting-Turner would like to offer your minor child a free one-year subscription to Identity Guard® for Kids. Identity Guard® for Kids provides protection and monitoring for child identity theft. All-new, patent-pending technology scours thousands of data sources looking for information related to your child to let you know if your child's identity may be compromised.

Services include:

- Ongoing visibility into potential exposure of your child's personal data
- A comprehensive "Digital Footprint" report showing detected data
- Extensive monitoring for your child's Social Security number, date of birth, name, address, and even bank account numbers
- Alerts to certain kinds of activity detected

Identity Guard for Kids scans for:

- SSN exposure online
- Criminal records
- DMV records
- Utilities
- Bankruptcy filings
- Property records
- New cell phone accounts
- Car Loans
- And more

ENROLLMENT PROCEDURE

If you wish to take advantage of this monitoring service, **you must enroll by June 30, 2016**.

To activate this coverage, please visit the website listed below and enter the redemption code. The redemption code is required for enrollment and can only be used one time by the individual addressed.

Website: **www.identityguard.com/enroll**
Identity Guard® for Kids Redemption Code: <<Account Code>>

In order to enroll, you will need to provide your child's following personal information:

- Mailing Address
- Phone Number
- Date of Birth
- Email Address
- SSN
- Redemption Code

This service is complimentary; no method of payment will be collected during enrollment, and there is no need to cancel.

We encourage you to remain vigilant against incidents of identity theft and financial loss by reviewing your child's account statements and monitoring your child's credit reports, if any exist, for suspicious activity. Typically, credit is not granted to individuals under the age of 18, and therefore, the credit bureaus may not maintain a credit file on your child. Under U.S. law, everyone is entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228. Individuals may also contact the three major credit bureaus directly to request a free copy of their credit report:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
800-680-7289
www.transunion.com

At no charge, you can also have these credit bureaus place a "fraud alert" on your child's credit file, if any exists. A "fraud alert" will tell creditors to take additional steps to verify your child's identity prior to granting credit in their name; however, because it tells creditors to follow certain procedures to protect you, it may also delay your child's ability to obtain credit while the credit bureaus verify your child's identity. As soon as one credit bureau confirms your child's fraud alert, the others are notified to place fraud alerts on your child's files. You may use the contact information listed above to contact the major credit bureaus and place a "fraud alert" on your child's credit report, if any exists.

You can also place a "security freeze" on your child's credit file, if any exists, that prohibits a credit reporting agency from releasing any information from your child's credit report without your written authorization, but it may delay, interfere with, or prevent the timely approval of any requests for new credit. If your child has been a victim of identity theft, and you provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge to place, lift, or remove a security freeze. In all other cases, a credit agency may charge you a fee to place, temporarily lift, or permanently remove a security freeze. If you incur a cost to place a security freeze, please let us know. You must contact each of the credit reporting agencies separately to place a security freeze on your credit file:

Equifax Security Freeze PO Box 105788 Atlanta, GA 30348 800-685-1111 800-349-9960 (NY Residents) www.freeze.equifax.com	Experian Security Freeze PO Box 9554 Allen, TX 75013 888-397-3742 www.experian.com	TransUnion LLC PO Box 2000 Chester, PA 19022 888-909-8862 freeze.transunion.com

You can also contact the IRS at www.irs.gov/Individuals/Identity-Protection or www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your child's name and what to do if your child becomes the victim of such fraud.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect your child and yourself by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, D.C. 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. **For Maryland residents**, the Attorney General can be reached at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, www.ncdoj.gov.

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

G. W. C. WHITING
(1883-1974)

WILLARD HACKERMAN
(1918-2014)

TIMOTHY J. REGAN
PRESIDENT AND CEO

FOUNDED 1909

THE WHITING-TURNER CONTRACTING COMPANY

ENGINEERS AND CONTRACTORS

300 EAST JOPPA ROAD
BALTIMORE, MARYLAND 21286

CONSTRUCTION MANAGEMENT
GENERAL CONTRACTING
DESIGN-BUILD
SPECIALTY CONTRACTING
PRECONSTRUCTION
BUILDING INFORMATION MODELING
INTEGRATED PROJECT DELIVERY

INSTITUTIONAL
COMMERCIAL
CORPORATE
TECHNOLOGY
INDUSTRIAL/ PROCESS
INFRASTRUCTURE
SUSTAINABILITY

<<mail id>>
<<Recipient Name>>
<<Street Address>>
<<City>><<State>><<Zip>>

<<Date>>

RE: Notice of Data Security Incident

Dear <<Recipient Name>>:

Whiting-Turner is writing to inform you of a recent event that may affect the security of your personal information. We are providing this notice to provide you with information about the incident, steps we are taking in response, and steps you can take to protect against identity theft and fraud should you feel it is appropriate to do so.

What Happened? Whiting-Turner uses an outside vendor to provide tax filing and information services, including preparation of our employees' W-2 and 1095 tax forms. On March 8, 2016, this vendor notified us they had detected suspicious activity on their systems. We also received reports around that time from some of our employees regarding fraudulent tax filings in their names. In response, we immediately shut down the ability for users to access the information on the outside vendor's systems and began an investigation to determine whether any Whiting-Turner employee information was accessed by an unauthorized individual. Our investigation is ongoing, and we have not yet confirmed whether any Whiting-Turner information was subject to unauthorized access on the outside vendor's systems.

What Information Was Involved? **If you are a current, former, or retired employee who received an IRS Form W-2 from Whiting-Turner for 2015,** we believe this incident may affect the security of information contained on your IRS Form W-2, which includes the following: employee name, Social Security number, wage information, and withholding information.

If you are an adult beneficiary or adult dependent who received healthcare insurance coverage under a policy for which the primary policyholder was a current, former, or retired employee, we believe this incident may affect the security of information contained on that employee policyholder's 2015 IRS Form 1095, which includes the following: name, date of birth, and Social Security number of any adult beneficiary or adult dependent.

What We Are Doing. We take the security of your personal information very seriously. Upon learning of this incident, we immediately shut down the ability for users to access the information on the outside vendor's systems. We continue to investigate to ensure the security of our employees' and their beneficiaries' information. In an abundance of caution, we are providing notice of this incident to all individuals whose information may be at risk as a result of this incident.

We have notified the FBI, IRS, and certain state regulators. Additionally, we are offering all potentially affected individuals access to one year of credit monitoring and identity theft protection services with Identity Guard®. The enclosed Privacy Safeguards Information contains instructions on how to enroll and receive these free services, as well as more information on how to better protect against identity theft and fraud. To the extent you have not done so already, we encourage you to file your 2015 state and federal tax returns as soon as possible.

What You Can Do. You can contact the IRS and file an IRS Identify Theft Affidavit (IRS Form 14039). The IRS can be contacted at 1-800-908-4490, and IRS Form 14039 can be downloaded at www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft. You can also review the enclosed Privacy Safeguards Information for additional information and take the steps outlined. You can also enroll to receive the one year of free credit monitoring and identity theft protection services.

For More Information. We are very sorry for any inconvenience or concern this incident causes you. The security of your information is a priority to us, and we are taking steps to prevent an incident like this from happening again. If you have further questions or concerns, you may contact Whiting-Turner by phone at (410) 337-5899 or email creditmonitoring@whiting-turner.com.

Sincerely,

Daniel St John

Daniel St. John
Vice President, Accounting

PRIVACY SAFEGUARDS INFORMATION

At our expense, Whiting-Turner would like to offer you a free one-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard® provides essential monitoring and protection of not only credit data; it also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services. Total Protection® service features include the following:

- SSN Monitoring
- Online "Black Market" Monitoring
- ID Verification Alerts
- Account Takeover Alerts
- Identity Theft Victim Assistance
- Lost Wallet Protection
- Daily 3-Bureau Credit Monitoring
- 3-Bureau Credit Reports (Quarterly)
- 3-Bureau Credit Scores* (Quarterly)
- ID Vault Password Protection
- Address Change Monitoring
- 3-Buerau Credit Analyzer
- $1 Million Identity Theft Insurance**
- Account Access via Mobile App
- Public Record Monitoring
- PC Keyboard Encryption Software
- PC Antivirus Software

** The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian, and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.*

***Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary, intended for informational purposes only, and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.*

Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

ENROLLMENT PROCEDURE

If you wish to take advantage of this monitoring service, **you must enroll by June 30, 2016**.

To activate this coverage, please visit the website listed below and enter the redemption code. The redemption code is required for enrollment and can only be used one time by the individual addressed.

Website: **www.identityguard.com/enroll**
Total Protection Redemption Code: <<Account Code>>

In order to enroll, you will need to provide the following personal information:

- Mailing Address
- Phone Number
- Date of Birth
- Email Address
- SSN
- Redemption Code

This service is complimentary; no method of payment will be collected during enrollment, and there is no need to cancel.

We encourage you to remain vigilant against incidents of identity theft and financial loss by reviewing your account statements and monitoring your credit reports for suspicious activity. Under U.S. law, everyone is entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228. Individuals may also contact the three major credit bureaus directly to request a free copy of their credit report:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022
800-680-7289
www.transunion.com

At no charge, you can also have these credit bureaus place a "fraud alert" on your credit file. A "fraud alert" will tell creditors to take additional steps to verify your identity prior to granting credit in your name; however, because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the credit bureaus verify your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your files. You may use the contact information listed above to contact the major credit bureaus and place a "fraud alert" on your credit report.

You can also place a "security freeze" on your credit file that prohibits a credit reporting agency from releasing any information from your credit report without your written authorization, but it may delay, interfere with, or prevent the timely approval of any requests for new credit. If you have been a victim of identity theft and provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge to place, lift, or remove a security freeze. In all other cases, a credit agency may charge you a fee to place, temporarily lift, or permanently remove a security freeze. If you incur a cost to place a security freeze, please let us know. You must contact each of the credit reporting agencies separately to place a security freeze on your credit file:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
800-685-1111
800-349-9960 (NY Residents)
www.freeze.equifax.com

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

TransUnion LLC
PO Box 2000
Chester, PA 19022
888-909-8862
freeze.transunion.com

You can also contact the IRS at www.irs.gov/Individuals/Identity-Protection or www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, D.C. 20580; www.ftc.gov/idtheft; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. **For Maryland residents**, the Attorney General can be reached at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us. **For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, www.ncdoj.gov.

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

EXHIBIT B

Staff:

As a follow-up to our previous emails, and as promised, we have arranged for you to have access to 1 free year of triple-bureau credit monitoring and identity theft protection services through the Identity Guard® Total Protection® service. You are now able to enroll and receive these services. Enrollment is limited to employees that received a 2015 Form W-2 from Whiting-Turner, and covered family members identified on a 2015 Form 1095-C from Whiting-Turner. Below are instructions for enrollment:

Employees

- Please email **creditmonitoring@whiting-turner.com** or call Whiting-Turner at **410-337-5899** between the hours of 8 am – 5 pm EDT to receive your unique redemption code.
- To activate this service please visit **www.identityguard.com/enroll** and enter your redemption code. Your redemption code is required for enrollment, and can only be used one time by the assigned individual recipient.
- In order to enroll, you will need to provide the following personal information:
  - Mailing Address
  - Phone Number
  - Date of Birth
  - E-mail Address
  - Social Security Number
  - Unique Redemption Code
- Please make sure you enroll by **June 30, 2016**. The codes will not work after this date.

Adult Beneficiaries or Adult Dependents

If you are the primary health care policyholder for your **adult beneficiary or adult dependent** we will also be providing them with access to 1 free year of the above services. You can email **creditmonitoring@whiting-turner.com** or call Whiting-Turner at **410-337-5899** between the hours of 8 am – 5 pm EDT to obtain their unique redemption code as well, so they can follow the instructions above to enroll to receive these services. We are also happy to provide your family member their unique code if they call the above number.

Minor Dependents

If you are the primary health care policyholder for your **minor dependent(s)**, we will be providing you, the parent/guardian, with access to 1 free year of Identity Guard® For Kids identity monitoring service. You are now able to enroll and receive these services on behalf of your minor dependent(s). Below are instructions for enrollment:

- Please email **creditmonitoring@whiting-turner.com** or call Whiting-Turner at **410-337-5899** between the hours of 8 am – 5 pm EDT to receive your minor dependent's redemption code. One (1) Identity Guard® For Kids redemption code will cover services for up to 2 minors within a single household. If you have more than 2 minor dependents within your household, we are happy to provide an additional redemption code for their use.
- To activate this service on behalf of your minor dependent(s), please follow the enrollment instructions shown above.

Below is additional information regarding the Identity Guard® services being offered:

Employees and their adult beneficiaries and adult dependents who received an offer of membership in the Identity Guard® Total Protection® service will receive the following features:

- SSN Monitoring
- Online "Black Market" Monitoring
- ID Verification Alerts
- Account Takeover Alerts
- Identity Theft Victim Assistance
- Lost Wallet Protection
- Daily 3-Bureau Credit Monitoring
- 3-Bureau Credit Reports (Quarterly)
- 3-Bureau Credit Scores* (Quarterly)
- ID Vault Password Protection
- Address Change Monitoring
- 3-Buerau Credit Analyzer
- $1 Million Identity Theft Insurance**
- Account Access via Mobile App
- Public Record Monitoring
- PC Keyboard Encryption Software
- PC Antivirus Software

If you are the parent/guardian of an affected minor who received an offer of membership in Identity Guard® For Kids service, your child, will receive the following features:

- Ongoing visibility into potential exposure of your child's personal data
- A comprehensive "Digital Footprint" report showing detected data
- Extensive monitoring for your child's Social Security Number, Date of Birth, Name, Address, and even Bank Account Numbers
- Alerts to certain kinds of activity detected
- Identity Guard for Kids scans for:
  - SSN exposure online
  - Criminal records
  - DMV records
  - Utilities
  - Bankruptcy filings
  - Property records
  - New cell phone accounts
  - Car Loans
  - And more

Please refer to our prior e-mails for other tips on helping to protect against identity theft and fraud.

We are very sorry for any inconvenience or concern this incident causes you. The security of your information is a priority to us, and we are taking steps to prevent an incident like this from happening again.

Sincerely,

Anthony G. Moag
Chief Operating Officer

* The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian, and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard® are not the same scores used by lenders to evaluate your credit. Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

** Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.