

**From:** Christine Arevalo <christine.arevalo@idexpertscorp.com>  
**To:** "ldtheft@oag.state.md.us" <ldtheft@oag.state.md.us>  
**Date:** Fri, Sep 12, 2008 9:25 AM  
**Subject:** Data Breach Notification

September 10, 2008

Dear Attorney General Gansler:

This letter is to inform you of a privacy incident affecting residents of your state. We have been hired by Howard University to notify and provide identity theft protection to the population of persons whose personal information was compromised as the result of the stolen laptop that occurred in late August, 2008. There were a total of 4,122 affected residents in Maryland who wanted to inform you of this privacy incident and make you aware that Howard University has secured robust protection for those who were affected. In addition to making sure that Howard 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 Howard University.

Our company has been providing identity theft services to individuals and organizations since 2003. We have been a leader in the industry since then, and we also recently received a blanket purchase agreement from the General Services Administration (GSA), to provide independent risk analysis to state or federal agencies in the event of a data breach. We have serviced over 100 data breaches and millions of victims in this time.

We have attached 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 Howard University.

Most sincerely,

[cid:image001.jpg@01C91447.61E215D0]<<http://www.idexpertscorp.com/>>  
Christine Arevalo  
Director of Critical Incident Response  
503.726.4501

Visit our blog on ID Theft Prevention & Recovery <<http://blog.idexpertscorp.com/>>  
website: [www.idexpertscorp.com](http://www.idexpertscorp.com/)<<http://www.idexpertscorp.com/>>

Enclosure

## [LETTERHEAD]

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

Dear [Name],

There has been a data security breach at Howard University, which resulted in the theft of personal identifying information of certain current and former University and Hospital employees. Unfortunately, Howard's preliminary investigation indicates that some of your personal identifying information, including your name and Social Security number, may have been included in the compromised information.

At this time, there is no evidence to suggest that there has been any attempt to misuse any information in the data file. However, as there is always some risk of unlawful use, Howard University has contracted with ID Experts™, a company that specializes in identity theft protection and fraud resolution, to provide you with a comprehensive one-year membership in their program, paid for entirely by Howard University. As part of your one year membership, you will receive the following:

- **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.
- **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 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.

- **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.

Again, at this time, we have no reason to believe that your information has been misused. We nevertheless encourage you to actively 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 Eastern Time by calling 866-840-8881. They can also address any questions or concerns you may have regarding protection of your personal information. Alternatively, you can enroll and gain additional information about this event by visiting [www.HowardIDProtect.com](http://www.HowardIDProtect.com). **The enrollment deadline is February 28, 2009.**

You will find additional instructions for enrollment on the enclosed "Recommended Steps" document. You will need to reference the following access code when calling or enrolling via the Internet, so please do not discard this letter.

**Your Access Code: [insert access code]**

We sincerely regret any inconvenience or concern that this matter may cause you. Thank you for your patience and understanding while we work together to protect your good name.

Yours truly,

Sidney H. Evans, Jr.  
Senior Vice President and  
Chief Financial Officer / Treasurer

## Recommended Steps

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

**1. Contact ID Experts** at 1-866-840-8881 to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record.

**2. Go to [www.HowardIDProtect.com](http://www.HowardIDProtect.com)** and follow the instructions for enrollment. If you do not have Internet access, you can also call 1-866-840-8881 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 Howard 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 help you. They can be reached at 1-866-840-8881. 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. 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 at Experian 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 and web address for Experian are:

**Credit Bureaus**

• Equifax Fraud Reporting (800) 525-6285 P.O. Box 740241 Atlanta, GA 30374-0241	• Experian Fraud Reporting (888) 397-3742 P.O. Box 9532 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a>	• TransUnion Fraud Reporting (800) 680-7289 Fraud Victim Assistance Division P.O. Box 6790 Fullerton, CA 92834-6790
--	--	---

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.

**5. 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](http://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.

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

- Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue,  
NW  
Washington, DC 20580  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)  
(877) IDTHEFT (438-4338)  
TDD: (202) 326-2502