

To take advantage of the Credit Manager membership, please go to <http://www.consumerinfo.com/ConsumerHelp> and use promotion code «**PromoCode**» to order the membership.

Here are the detailed instructions for accessing the Credit Expert website to take advantage of the free Credit Manager membership:

- In any browser type URL exactly as provided above.
- Fill in name and address on first page and click "Submit & Continue."
- Complete identity process on second page.
- **Do not enter credit card information on second page**; instead enter your promotional code (exactly as above).
- Click "Submit."
- If you have any questions during the online ordering process, please contact customer service at (866) 673-0140.

You should also know that the Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft and privacy issues. The FTC can be contacted by either visiting <http://www.consumer.gov/idtheft> or by calling (877) 438-4338.

We hope this information is helpful to you and Experian sincerely regrets any inconvenience or concern this incident may cause.

Sincerely,



L. Mundy  
Vice President  
Regulatory Compliance

Regulatory Compliance A457B  
Experian / PLOMB/L  
475 Anton Blvd  
Costa Mesa CA 92626-7037



March 7, 2006

«FirstName» «MiddleName» «LastName» «Generation»  
«StreetNumber» «PreDirection» «StreetName»  
«City» «State» «Zip»

This letter is to inform you that your personal information may have been accessed without proper authorization.

Experian, one of the nationwide credit reporting agencies, identified that one of its former affiliate clients, Credit Bureau Associates, had certain Experian consumer information accessed without proper authorization by its client, Lyons Commercial Data/FirstLink Collection & Financial Services. Experian is working with our former affiliate and law enforcement to investigate this matter.

Experian is providing the following information to help protect you from potential misuse of your information including the potential of identity theft:

Experian has added a temporary statement to your credit report that will notify creditors that we recommend they authenticate applications for credit made in your name. This temporary statement will remain on your credit report for approximately 3 months. You may choose to extend the time that a security statement is included on your credit report by contacting Experian and request that an initial security alert be added instead.

**We recommend that you contact Experian directly at (888) 397-3742, which will enable you to:**

- Add an initial security alert statement to your credit file at all three national credit reporting agencies, Experian, Equifax and Trans Union. The alert will remain on your credit file for 90 days.
- Experian will electronically transmit your request for the 90 day security alert to the other two national credit reporting agencies.
- Remove your name from Experian's pre-approved offers of credit mailing lists for 6 months.
- Receive a free copy of your credit report.

**For your convenience, Experian also offers the above service online at <http://www.experian.com/fraud> with the added benefit of allowing you immediate access to your credit report.**

One of the ways to protect your identity from any misuse is to review your credit report frequently and ensure that all information is accurate. To assist you in protecting your personal information, Experian will provide you with one free year of credit monitoring through membership in Credit Manager.



Experian  
475 Anton Boulevard  
Costa Mesa, CA 92626

[www.experian.com](http://www.experian.com)

March 7, 2006

New York State Consumer Protection Board  
5 Empire State Plz Ste 2101  
Albany NY 12223

New York State Office of Cyber Security & Critical Infrastructure Coordination  
30 S Pearl St  
Albany NY 12207-3425

State Attorney General  
The Capitol  
Albany NY 12224-0341

Re: Requirement of New York Assembly Bill 4254

To whom it may concern:

In accordance with state law, I wish to inform you that Experian intends to notify two New York residents about unauthorized access to their personal information. The residents will be notified by US mail this week.

Experian recently investigated the unauthorized access and determined that there are no confirmed cases of identity theft for these New York residents. However, we are providing notice in an abundance of caution. A copy of the written notification is attached.

If you have any questions concerning this issue, please feel free to contact me at (714) 830-5255.

Sincerely,

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

Laura Mundy  
Vice President  
Regulatory Compliance

PLOMB/L