

Facsimile

experian

475 Anton Blvd  
Costa Mesa, CA 92626

T: 714 830 7730  
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To: Consumer Protection Board

Company: State of New York

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Fax Number: 518-474-2474

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From: Marietta Sanford

Date: December 8, 2006

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Total pages including this cover sheet: (5)

If you do not receive all pages, please call:  
714.830.7730

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Re: Security Breach Notification

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Comments:

The contents of this facsimile message, including any attachments, are intended solely for the use of the person or entity to whom the facsimile is addressed. It contains information that may be protected by the attorney-client privilege, work-product doctrine, or other privileges, and may be restricted from disclosure by applicable state and federal law. If you are not the intended recipient of this message, be advised that any dissemination, distribution, or use of the contents of this message is strictly prohibited.

**Reporting Form  
For Business, Individual or NY State Entity reporting a  
"Breach of the Security of the System"  
Pursuant to the Information Security Breach  
and Notification Act (General Business Law §889-aa;  
State Technology Law §208)**

Name of Business, Individual or State Entity: Experian  
Date of Discovery of Breach: 11/22/2006

Estimated Number of Affected Individuals: 46 New York residents  
Date of Notification to Affected Individuals: 12/08/2006  
Manner of Notification:     written notice  
                                   electronic notice (email)  
                                   telephone notice

Are you requesting substitute notice?  Yes     No (If yes, attach justification)

Content of Notification to Affected Individuals: Describe what happened in general terms and what kind of information was involved. Please attach copy of Notice.

Unauthorized access by an Experian client to consumers' personal information including name, address, and SSN. Copy of consumer notice is attached.

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Name of Business or Individual Contact Person: Laura Mundy  
Title: Vice President , Regulatory Compliance  
Telephone number: 714.830.5255  
Email: laura.mundy@experian.com

Dated: 12/08/2006  
Submitted by: Marietta Sanford  
Title: Sr, Manager, Regulatory Compliance  
Address: 475 Anton Blvd, Costa Mesa, CA 92626  
Email: marietta.sanford@experian.com  
Telephone: 714.830.7730    Fax: 714.830.2576

**PLEASE SUBMIT THIS FORM TO ALL THREE (3) STATE AGENCIES as follows:**

**Fax** this form to the Consumer Protection Board (CPB):

**CPB:**

~~Security Breach Notification-~~

Fax: 518-474-2474

and also **Fax & Mail** this form to:

**NYS Office of Cyber Security and Critical Infrastructure Coordination (CSCIC):**

30 South Pearl St.

Floor P2

Albany, NY 12207

Fax: 518-474-9090

**Attorney General:**

Asst. Attorney General in Charge

Bureau of Consumer Frauds

120 Broadway - 3<sup>rd</sup> Floor

New York, NY 10271

Fax: 212-416-6003

Regulatory Compliance A457B  
Experian / «CaseID»«SeqNo»  
475 Anton Blvd  
Costa Mesa CA 92626-7037

December 8, 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 its client, BMA Credit Union, had certain Experian consumer information accessed without proper authorization. The consumer information consists of information typically found in a consumer report. Such information includes your name and address and one or more of the following: Social Security number, date of birth, or account numbers. Experian is actively working with BMA Credit Union and law enforcement officials to investigate this matter. Contact information for BMA Credit Union is as follows:

BMA Credit Union  
Nora Costlow  
3001 Motley Dr Stc E  
Mesquite TX 75150  
(972) 613-0190

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

We recommend that you contact Experian as soon as possible at (888) 397-3742 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 mailing lists of pre-approved offers of credit for six (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.

We also advise being vigilant when reviewing your account statements for any unusual activity. Another way to protect your identity from any misuse is to review your credit report frequently to ensure that all information is accurate. To assist you with protecting your personal information, Experian will provide you with one free year of credit monitoring services through membership in Credit Manager.

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. Detailed instructions for accessing the Credit Expert website are as follows:

- 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.

Additionally, 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

SAMPLE