

**WELLS  
FARGO**

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September 5, 2006

New York State Attorney General  
Consumer Frauds and Protection  
Justice Building D-10 Annex  
Albany, NY 12224

NEW YORK STATE CONSUMER PROTECTION BOARD  
5 Empire State Plaza, Suite 2101  
Albany, NY 12223

NEW YORK STATE OFFICE OF  
CYBER SECURITY & CRITICAL INFRASTRUCTURE COORDINATION  
30 S. Pearl Street  
Albany, NY 12207-3425

Ladies and Gentlemen:

Pursuant to the information compromise notification requirements of the State of New York, Wells Fargo Bank, N.A. hereby notifies you that we are about to give notice to approximately 1,098 residents of the State of New York of a potential compromise of their Social Security numbers and mortgage and bank account information.

We have been notified that data disks containing this information were stolen from a Paymap, Inc. storage area and later recovered by police and U.S. Postal Inspectors during the execution of a search warrant. Paymap services the Wells Fargo Equity Enhancement Program. A copy of the letter we are sending to the affected customers is enclosed. We are also sending the enclosed information sheet.

We expect to mail these notices within the next few days.

Please contact the undersigned if you require any further information regarding this matter.

Sincerely yours,



Peter L. McCorkell  
Senior Counsel

PLM:L  
Enclosures

September 5, 2006

Dear NAME:

At Wells Fargo we value the relationship we have with you and the trust you have in us. Regretfully, we have been notified by Paymap, Inc. – the company which services the Wells Fargo Equity Enhancement Program® – that computer disks containing confidential information about you and your equity enhancement account were stolen from a Paymap storage facility. Paymap provides processing and administrative services for a number of financial institutions, and specifically for our equity enhancement program. We understand the stolen disks included data from both Wells Fargo and a number of other financial services companies.

According to Paymap, computer disks containing enrollment information from the years 1999 to 2002 were among the items stolen during a burglary in September 2005. Paymap only recently learned the disks were missing when they were contacted by the United States Post Office and local law enforcement when a suspect was apprehended and the disks were recovered. Wells Fargo was first notified of this incident by Paymap in mid-August, and we are taking immediate action to notify you and outline steps to take in reducing any potential risk.

The stolen disks contained an electronic copy of your completed enrollment form which included your name, address, phone number, social security number, mortgage loan number, your signature and a copy of your voided or cleared personal check from which your payments were made.

Wells Fargo is not aware that information specific to any of our customers has been compromised. However, we strongly encourage you to take the precautions in the enclosed information sheet to reduce any potential risk to you.

As a precaution, Wells Fargo and Paymap have also arranged for you to receive a free one-year membership in a credit monitoring service provided by Equifax. Equifax Credit Watch™ Gold, with 3-in-1 monitoring, will provide you:

- An “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three credit reporting agencies;
- Automatic notification of key changes to your credit files from any of the three agencies, wireless and customizable alerts;
- Free 3-in-1 Credit Report;
- Unlimited Equifax Credit Reports™;
- \$20,000 in identity theft protection with \$0 deductible (certain limitations and exclusions may apply,) and;
- 24-by-7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, provide personalized identity theft victim assistance and in helping initiate an investigation of inaccurate information.

## How to Enroll

Equifax has a simple Internet-based verification and enrollment process.

Visit: [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

- Step 1 – Registration: complete the form with your contact information (name, address, telephone number, Social Security Number, date of birth, e-mail address). The information is provided in a secured environment.
- Step 2 – Verify Your Identity: Equifax will verify your identity by asking you up to two security questions.
- Step 3 – Order Summary: During the “check out” process, provide the following promotional code: {**Unique Security Code**} in the “Enter Promotion Code” box (case sensitive, no spaces, include dash). After entering your code, press the “Apply Code” button and then the “Submit” button at the bottom of the page.
- Step 4 - Go to the Member Center: Under “Product List” select *Credit Watch Gold with 3-in-1 monitoring* to access the product features.

If you do not have access to the Internet or wish for any other reason to enroll in Credit Watch by mail instead of the online service, please fill out the attached form and fax or mail it to the number/address listed on the form. You will also need the Promotional Code {**Unique Security Code**} to enroll. The deadline for enrolling in the free Equifax Credit Watch™ Gold with 3-in-1 Monitoring program is {Insert End Date.}

At Wells Fargo we take significant steps to safeguard your information when it is in our care and when it is in the possession of our vendors and service providers. We apologize again that this situation has occurred and for any inconvenience or worry it may cause you. If you have any questions or if we can be of any further help to you, please call **866-329-6709**, a toll-free number established specifically to address questions related to this matter. Wells Fargo team members will be available Monday – Friday, 8 a.m. to 8 p.m., and on Saturday, 8 a.m. to 2 p.m. (CT) to address any questions you may have.

Sincerely,

NAME

TITLE

[INSERT: TAG LINE]



## Steps you can take to safeguard your personal information

To protect against the misuse of your personal information, we recommend that you consider placing a security alert on your credit bureau file. If you are enrolling in a credit monitoring service, you may wish to do so before placing the security alert. A security alert marker would cause any issuer of credit to use additional scrutiny for any request for new or increased credit. This provides a significant layer of protection; however, it may limit your ability to get "instant credit" such as the offers often available at retail stores. You must contact one of the credit bureaus, below, directly to request this alert.

TransUnion  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92634  
1-800-680-7289

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285

Experian  
P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742

We recommend that you also take these additional precautions with your accounts:

- Review account activity often, for at least the next 12 months, and report any suspicious activity immediately to the appropriate financial institution. You can monitor your Wells Fargo account activity online by visiting [www.wellsfargo.com](http://www.wellsfargo.com).
- Place password protection on all your accounts. You can add a password to Wells Fargo accounts by going into any Wells Fargo store. Do not use any part of your Social Security number as a password.
- If you suspect someone is using your information for fraudulent activity, you can contact the Federal Trade Commission's Identity Theft Hotline at 1-877-ID-THEFT (1-877-438-4338).

We suggest you periodically check your credit report to ensure all your information is correct. You can obtain a free credit report once a year by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 877-322-8228.