

**WELLS
FARGO**

Peter L. McCorkell
Senior Counsel

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August 28, 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:

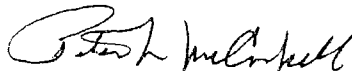
Pursuant to the information compromise notification requirements of the State of New York, Wells Fargo & Company hereby notifies you that we are about to give notice to approximately 754 residents of the State of New York of a potential compromise of their Social Security numbers and health care information.

We have been notified by the auditor retained to audit our health benefits plans that a computer and data disk were stolen from the trunk of a locked vehicle belonging to one of their employees. The computer and disc contained the names, Social Security numbers and certain health benefit claims information pertaining to some of our employees. Copies of the letters we are sending to the affected employees are enclosed. (Somewhat different information regarding health benefit claims was included for various groups of employees but in no case was diagnosis or treatment information included.) 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



Date

[Insert Name]

[Insert address]

[Insert City, State ZIP]

Re: Information Security Incident

Dear [Insert name]:

At Wells Fargo we value you as a team member and we appreciate the service you provide to our customers and company. Regretfully we have learned from an auditor – retained by Wells Fargo specifically to review our health and welfare plans – that a computer and data disk containing some of your personal information has been stolen. The auditor had your information because we are required by the Internal Revenue Service to have our health plans audited by independent qualified public accountants. The auditor contacted law enforcement when they learned of the situation, and both the authorities and Wells Fargo Corporate Security are investigating the matter. The auditor is no longer auditing any of our plans.

Wells Fargo is very serious about protecting information about our team members and customers, and we sincerely apologize that this incident occurred. We have no indication that the information has been accessed or misused. Nevertheless, we encourage you to take the precautions outlined in the enclosed letter and information sheet to reduce any potential risk to you.

According to the auditor, the data disk, which was stolen from the trunk of a locked vehicle belonging to one of their employees, included your name, Social Security Number, and information about your prescription drug claims – cost and date of purchase only – made during 2005 under the Wells Fargo Health Plan. Prescription drug claims under that plan are administered by Caremark Rx, Inc. The claim information only included the amounts paid on your behalf. It did not include the name of the prescription or the name of the pharmacy where you purchased the prescription.

As a precaution Wells Fargo is offering you a free one-year subscription to IDENTITY GUARD® CREDITPROTECTX3SM. This service, available from Intersections, Inc., monitors your credit files at all three of the national credit reporting agencies and notifies you of certain suspicious activities that could indicate potential identity theft. The membership materials you will receive after enrollment will describe this service in greater detail. **To activate this service at no cost to you, please visit www.identityguard.com/security or call Intersections at 866-354-4021 by September 30, 2006.** You will need to provide this validation code KARSU78295 when you enroll. At the end of your free, one-year subscription, your subscription will be canceled and you will not be billed. Please be aware that if you want this service you must take one of these steps to enroll. By law we cannot enroll for you. We also suggest that you take the steps outlined in the enclosed information sheet to reduce any potential risk to you.

At Wells Fargo we take significant steps to safeguard your information when it is in our possession. We set clear expectations for these security procedures for all team members and for any vendors or service providers whom we retain who may possess such information. Some of our vendors did not completely adhere to our security policies in this case. 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 Wells Fargo's HR Service Center at 1-877-479-3557 – select option 1 then option 0 to speak with a representative. Wells Fargo team members will be available from 7:00 a.m. PT to 5:00 p.m. PT Monday through Friday to address your questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Avid Modjtabai", with a long horizontal flourish extending to the right.

Avid Modjtabai
Director of Human Resources, Wells Fargo & Company

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Date

[Insert Name]

[Insert address]

[Insert City, State ZIP]

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According to the auditor, the data disk, which was stolen from the trunk of a locked vehicle belonging to one of their employees, included your name, Social Security Number, and information about your prescription drug claims – cost and date of purchase only – made during 2005 under the Blue Cross Blue Shield plan. Prescription drug claims under that plan are administered by Caremark Rx, Inc. The claim information only included the amounts paid on your behalf. It did not include the name of the prescription or the name of the pharmacy where you purchased the prescription.

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According to the auditor, the computer equipment, which was stolen from the trunk of a locked vehicle belonging to one of their employees, included your name, Social Security Number, and information about your health insurance claims – provider name, date and amount paid only – made between January and May 2005 under your Cigna health plan. The claim information only included the amounts paid on your behalf. It did not include any information about your health condition or treatment.

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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.
- 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 or calling 877-322-8228.