

201 North Walnut Street  
10th floor  
Wilmington, DE 19801  
Phone: 302-282-4721

**Chase Card Services  
Business Affairs**

# Fax

To: Lisa Harris From: Frank Meyer  
Fax: 518 474-2474 Date: 9/7/06  
Phone: \_\_\_\_\_ Pages: 1 + cover  
Re: \_\_\_\_\_ CC: \_\_\_\_\_

Urgent  For Review  Please Comment  Please Reply  Please Recycle

**•Comments:**

Here's the form. For an electronic copy,  
Please call Paul Hartwick at 302-282-3961.



### Important Information on Chase Credit Monitoring

Please complete the attached enrollment form, with your Social Security Number and signature, which are necessary to process your enrollment in Chase Credit Monitoring. Please return this form in the envelope that is provided.

Chase Credit Monitoring provides you with:

- **Daily Alerts:** You'll be notified if there are any changes to your credit file, including new accounts opened in your name, inquiries, or derogatory credit information reported to the credit bureau. If there are no changes to your credit file, we will provide you with quarterly "No Activity" notices for added piece of mind.
- **Personal Assistance:** You'll get the help you need disputing inaccuracies on your credit file and reclaiming your identity if you become a victim of identity theft. You may even be reimbursed for up to \$10,000 for any eligible identity theft-related expenses that you might incur.
- **Credit Information Hotline:** Answers to questions about your credit file.

Chase Credit Monitoring features credit monitoring services from TransUnion, LLC. Chases uses Affinion Group to provide this information to you. Chase Credit monitoring is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating.

2006 JPMorgan Chase Bank, N.A.

**Chase Credit Monitoring Enrollment Form**

Sample A. Sample  
1234 Main Street  
Anytown, TX 12345

Social Security Number: \_\_\_\_\_

Chase Credit Monitoring features credit monitoring services from TransUnion, LLC. Chase uses Affinion Group to provide this information to you. Chase Credit Monitoring is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record history or rating. By signing below, I authorize Affinion Group, on behalf of Chase Credit Monitoring, to enroll me in monitoring services for my credit file.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Please note, that this membership is only available to the addressee

**Return by mail to:**  
Chase Credit Monitoring  
TBD Street  
TBD, TBD 12345

**Chase Bank USA, N.A.**

Legal Department  
201 N. Walnut Street  
Wilmington, DE 19801  
302-282-3736  
Fax 302-282-8361

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**To: Consumer Protection Board  
Security Breach Notification**

**Fax: 518-474-2474**

**From: Frank R. Meyer  
302-282-3732**

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**Message:**

Please see attached notification form and attachments.

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The documents accompanying this facsimile transmission contain information that may be legally privileged or confidential. They are intended solely for the use of the individual or entity named above. If you have received this communication in error, please notify us by telephone immediately so that we can arrange for the return of the original and all copies to us at no cost to you. In the interim, please note that any disclosure, copying, distribution or taking any action in reliance based on the contents of this transmission 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:~~

Chase Bank USA, National Association

Date of Discovery of Breach: 7/10/06

Estimated Number of Affected Individuals: 155,773 NY residents

Date of Notification to Affected Individuals:

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.

*Five (5) back up computer tapes in a single locked box were misidentified as trash and thrown out. The tapes contained the personal information of certain current and former Circuit City credit card account holders, as well as certain Circuit City employees and other individuals whose applications for a Circuit City Card were denied. No other Chase accounts were involved in this incident.*

*Working closely with the U.S. Secret Service, Chase conducted a thorough investigation and believes that the tapes, contained within a locked box, were compacted, destroyed and are buried in a landfill where the trash was taken. Chase has been monitoring all of the affected accounts and has not identified any misuse of personal information connected to this occurrence.*

*Individuals whose name and account number were on the tapes were notified. Please see attached Letter 1. If an individual's social security number was also on the tapes,*

*that person was offered a credit monitoring product free for one (1) year. Please see attached Letter 2. The Circuit City employees and those whose applications were denied were notified and offered a credit monitoring product free for one (1) year. Please see Letters 3 and 4.*

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**Name of Business or Individual Contact Person:** *Frank R. Meyer*  
**Title:** *Vice President and Asst. General Counsel*  
**Telephone number:** *302-282-3732*  
**Email:** *frank.meyer@chase.com*

**Dated:** *9/7/06*  
**Submitted by:** *Frank R. Meyer*  
**Title:** *Vice President and Asst. General Counsel*  
**Address:** *Chase Bank USA, N.A.  
201 N. Walnut Street  
Wilmington, DE 19801*

**Email:** *frank.meyer@chase.com*  
**Telephone:** *302-282-3732*  
**Fax:** *302-282-8361*

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

**Fax this form to:**

**CPB:**  
**Security Breach Notification**  
**Fax: 518-474-2474**

**NYS Office of Cyber Security and Critical Infrastructure Coordination (CSCIC):**  
**30 South Pearl St.**  
**Floor P2**  
**Albany, NY 12207**

**Fax: 518-474-9090**

and also Fax & Mail this form to:

**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**

Letter 1

1-8889999

CHASE 

(date)

802-9999999999

Customer name

Address

City, ST Zip

Barcode

Dear \_\_\_\_\_,

Chase takes very seriously its responsibility to handle consumer information with confidentiality and discretion at all times. Unfortunately, we recently discovered that computer tapes that contained your name, address and Circuit City credit card account number were mistakenly identified as trash and thrown out.

There is no indication that any of the data stored on these tapes has been used inappropriately as a result of this incident. We deeply regret that this has occurred and apologize, and we want to take a prudent approach in safeguarding your personal information by letting you know of this issue and the steps you may take to protect yourself.

With the assistance of federal law enforcement authorities, we have conducted a thorough and extensive investigation of this incident and a search for the tapes. Although we have been unable to locate the tapes, we believe they were compacted, destroyed and taken to a landfill where they were buried. We have no reason to believe that anyone accessed or used your personal information as a result of this issue. Our continuing review of your account has not revealed any suspicious activity connected to this incident. You can continue to use your account as you normally would.

To be extra cautious in protecting your personal information from any future, unauthorized activity, we will continue to monitor your account. We will contact you if we detect any suspicious activity. Of course, you are never responsible for unauthorized charges that are made to your account. We also want you to know that we have reinforced our procedures and training to ensure the proper handling of information.

In addition, here are some other steps you can take to help protect yourself.

- You are entitled under federal law to get **one free comprehensive disclosure** of all of the information in your credit file from each of the three national credit bureaus listed below once every 12 months. You may request your free annual credit report by visiting <http://www.AnnualCreditReport.com> or calling (877) FACTACT. If you notice any inaccurate information on your credit bureau reports, you should immediately notify the credit bureau to have it corrected.

- As always, continue **monitoring** your account statement and your credit reports *carefully* during the next 12-24 months, to make certain there have been no unauthorized transactions made or new accounts opened in your name. If there is unauthorized activity on any account or if an unauthorized account has been opened in your name, contact the appropriate financial institution immediately.
- **Contact** one of the three national credit bureaus below to request that an **initial free 90-day fraud alert** be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will have to have his or her identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The information for each of the three bureaus is as follows:

Equifax  
(800) 525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
<http://www.equifax.com>

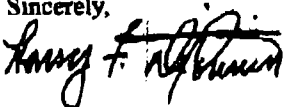
Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
<http://www.experian.com>

TransUnion  
(800) 680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
<http://www.transunion.com>

- **Visit** the Federal Trade Commission (FTC) website at <http://www.consumer.gov/idtheft> to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You may also call 1-877-438-4338 to request a free copy. If you are a victim of identity theft, report it to the FTC.

Again, we apologize for any inconvenience this has caused you and want to assure you that we are here to help you. We have no greater asset than your trust. Please do not hesitate to contact us if you have any questions regarding this matter. We can be reached, toll-free, at 1-877-284-7840 from 7 a.m. to 12 a.m. (EST) seven days a week.

Sincerely,



Harry F. DiSimone  
Executive Vice President  
Chase Bank USA, N.A.

Letter 2

1-9999999

**CHASE** 

(date)

801-9999999999

Customer name

Address

City, ST Zip

Barcode

Dear \_\_\_\_\_,

Chase takes very seriously its responsibility to handle consumer information with confidentiality and discretion at all times. Unfortunately, we recently discovered that computer tapes that contained personal information about you such as your name, Circuit City credit card account number and Social Security number were mistakenly identified as trash and thrown out.

There is no indication that any of the data stored on these tapes has been used inappropriately as a result of this incident. We deeply regret that this has occurred and apologize, and we want to take a prudent approach in safeguarding your personal information by letting you know of this issue and the steps you may take to protect yourself.

With the assistance of federal law enforcement authorities, we have conducted a thorough and extensive investigation of this incident and a search for the tapes. Although we have been unable to locate the tapes, we believe they were compacted, destroyed and taken to a landfill where they were buried. There is no indication that anyone accessed or used your personal information as a result of this issue and our continuing review of your account has not revealed any suspicious activity connected to this incident. You may continue to use your account as you normally would.

To be extra cautious in protecting your personal information from any future, unauthorized activity, we will continue to monitor your account. We will contact you if we detect any suspicious activity. Of course, you are never responsible for unauthorized charges that are made to your account. We also want you to know that we have reinforced our procedures and training to ensure the proper handling of information.

In addition, here are some other steps you can take to help protect yourself.

- You are entitled under federal law to get **one free comprehensive disclosure** of all of the information in your credit file from each of the three national credit bureaus listed below once every 12 months. You may request your free annual credit report by visiting <http://www.AnnualCreditReport.com> or calling (877) FACTACT. If you notice any inaccurate information on your credit bureau reports, you should immediately notify the credit bureau to have it corrected.

- As always, continue **monitoring** your account statement and your credit reports **carefully** during the next 12-24 months, to make certain there have been no unauthorized transactions made or new accounts opened in your name. If there is unauthorized activity on any account or if an unauthorized account has been opened in your name, contact the appropriate financial institution immediately.
- **Contact** one of the three national credit bureaus below to request that an **initial free 90-day fraud alert** be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will have to have his or her identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The information for each of the three bureaus is as follows:

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

- Visit the Federal Trade Commission (FTC) website at <http://www.consumer.gov/idtheft> to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You may also call 1-877-438-4338 to request a free copy. If you are a victim of identity theft, report it to the FTC.

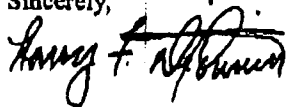
Also, to further protect you, we are offering you the opportunity to enroll in Chase Credit Alert for one year at no cost to you. This service provides an extra level of security to you by offering:

- Daily notification from TransUnion of new accounts opened in your name, or certain derogatory information about you reported to TransUnion.
- Quarterly notifications when no changes to your credit bureau have taken place.
- \$10,000 in identity theft insurance.

To enroll, please complete and return the enclosed Enrollment Form no later than November 1, 2006.

Again, we apologize for any inconvenience this has caused you and want to assure you that we are here to help you. We have no greater asset than your trust. Please do not hesitate to contact us if you have any questions regarding this matter. We can be reached, toll-free, at 1-877-284-7840 from 7 a.m. to 12 a.m. (EST) seven days a week.

Sincerely,



Harry F. DiSimone  
Executive Vice President  
Chase Bank USA, N.A.

Letter 3

1-9999999

CHASE 

(date)

810-9999999999

Customer name

Address

City, ST Zip

Barcode

Dear \_\_\_\_\_,

Chase takes very seriously its responsibility to handle consumer information with confidentiality and discretion at all times. Unfortunately, we recently discovered that computer tapes that contained personal information about you were mistakenly identified as trash and thrown out. The information appears to have been performance management information related to your employment at Circuit City. The information generally would have included your name, address and Social Security number. The information was maintained on computer systems that were purchased by Chase when it purchased the Circuit City credit card portfolio in 2004.

There is no indication that any of the data stored on these tapes has been used inappropriately as a result of this incident. We deeply regret that this has occurred and apologize, and we want to take a prudent approach in safeguarding your personal information by letting you know of this issue and the steps you may take to protect yourself.

With the assistance of federal law enforcement authorities, we have conducted a thorough and extensive investigation of this incident and a search for the tapes. Although we have been unable to locate the tapes, we believe they were compacted, destroyed and taken to a landfill where they were buried. We have no reason to believe that anyone accessed or used your personal information as a result of this incident. We also want you to know that we have reinforced our procedures and training to ensure the proper handling of information.

In addition, here are some other steps you can take to help protect yourself.

- You are entitled under federal law to get **one free comprehensive disclosure** of all of the information in your credit file from each of the three national credit bureaus listed below once every 12 months. You may request your free annual credit report by visiting <http://www.AnnualCreditReport.com> or calling (877) FACTACT. If you notice any inaccurate information on your credit bureau reports, you should immediately notify the credit bureau to have it corrected.
- As always, continue **monitoring** your credit reports **carefully** during the next 12-24 months, to make certain there have been no unauthorized transactions made or new accounts opened in your name. If there is unauthorized activity on any account or if an unauthorized account has been opened in your name, contact the appropriate financial institution immediately.

- **Contact one of the three national credit bureaus below to request that an initial free 90-day fraud alert be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will have to have his or her identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The information for each of the three bureaus is as follows:**

Equifax  
(800) 525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
<http://www.equifax.com>

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
<http://www.experian.com>

TransUnion  
(800) 680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
<http://www.transunion.com>

- **Visit the Federal Trade Commission (FTC) website at <http://www.consumer.gov/idtheft> to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You may also call 1-877-438-4338 to request a free copy. If you are a victim of identity theft, report it to the FTC.**

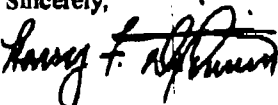
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- Quarterly notifications when no changes to your credit bureau have taken place.
- \$10,000 in identity theft insurance.

To enroll, please complete and return the enclosed Enrollment Form no later than November 1, 2006.

Again, we apologize for any inconvenience this has caused you and want to assure you that we are here to help you. Please do not hesitate to contact us if you have any questions regarding this matter. We can be reached, toll-free, at 1-877-284-7840 from 7 a.m. to 12 a.m. (EST) seven days a week.

Sincerely,



Harry F. DiSimone  
Executive Vice President  
Chase Bank USA, N.A.

letter 4

1-9999999

**CHASE** 

(date)

803-9999999999

Customer name

Address

City, ST Zip

Barcode

Dear \_\_\_\_\_,

Chase takes very seriously its responsibility to handle consumer information with confidentiality and discretion at all times. Unfortunately, we recently discovered that computer tapes that contained personal information about you that was provided in an application you submitted for a Circuit City credit card, which may or may not have resulted in an account, were mistakenly identified as trash and thrown out. The application could have been submitted several years ago and the information on your application generally would have included your name, address and Social Security number.

There is no indication that any of the data stored on these tapes has been used inappropriately as a result of this incident. We deeply regret that this has occurred and apologize, and we want to take a prudent approach in safeguarding your personal information by letting you know of this issue and the steps you may take to protect yourself.

With the assistance of federal law enforcement authorities, we have conducted a thorough and extensive investigation of this incident and a search for the tapes. Although we have been unable to locate the tapes, we believe they were compacted, destroyed and taken to a landfill where they were buried. We have no reason to believe that anyone accessed or used your personal information as a result of this incident. We also want you to know that we have reinforced our procedures and training to ensure the proper handling of information.

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(800) 525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
<http://www.equifax.com>

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
<http://www.experian.com>

TransUnion  
(800) 680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
<http://www.transunion.com>

- Visit the Federal Trade Commission (FTC) website at <http://www.consumer.gov/idtheft> to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You may also call 1-877-438-4338 to request a free copy. If you are a victim of identity theft, report it to the FTC.

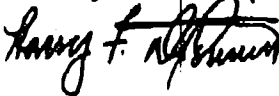
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Again, we apologize for any inconvenience this has caused you and want to assure you that we are here to help you. Please do not hesitate to contact us if you have any questions regarding this matter. We can be reached, toll-free, at 1-877-284-7840 from 7 a.m. to 12 a.m. (EST) seven days a week.

Sincerely,



Harry F. DiSimone  
Executive Vice President  
Chase Bank USA, N.A.