

10 Crow Canyon Court, Suite 200
San Ramon, CA 94583
P: 800-954-2266
F: 800-303-9203



Fax

To: Consumer Protection Board **From:** Chris Diggins

Fax: 518-474-2474 **Pages:** 20

Phone: **Date:** 03/26/2007

Re: NYS Info Security Breach and Notification **E-MAIL** marty@ccireports.com
Act reporting form

- Urgent** **For Review** **Please Comment** **Please Reply** **Please Recycle**
-

• **Comments:**

Please see the attached.
You may contact us if you have any questions.
Thanks,

Chris Diggins



**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 CREDIT COMMUNICATIONS INC.
 Date of Discovery of Breach: 03/05/2007
 Estimated Number of Affected Individuals: 6
 Date of Notification to Affected Individuals: 03/12/2007
 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 TO CREDIT REPORT INFORMATION.
SEE ATTACHED NOTIFICATION LETTER.

Name of Business or Individual Contact Person: CHRIS DUBBINS
 Title: OPS. MANAGER
 Telephone number: (925) 831-3520 x-232
 Email: CHRIS@CCI-REPORTS.COM

Dated: 03/26/2007
 Submitted by: MARTY FLYNN
 Title: _____
 Address: 10 CRAW CANYON CT, #200, SAN RAMON, CA 94583
 Email: MARTY@CCI-REPORTS.COM
 Telephone: (925) 831-3520 x-234 ax: (925) 831-1496

March 12, 2007

Dear [REDACTED]:

In keeping with our dedication to consumer protection, this letter is to inform you that your personal information *may* have been accessed without proper authorization. Credit Communications Inc, a credit reporting agency, learned that a branch office of one of our clients, ComUnity Lending in Sacramento, California, had certain consumer information accessed without proper authorization on approximately February 14, 2007. 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. Credit Communications Inc. is actively working with ComUnity Lending and law enforcement officials to investigate this matter.

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

We recommend contacting the nationwide credit reporting agencies listed below as soon as possible to:

- Add a security alert statement to your credit file at all three national credit reporting agencies: Equifax, TransUnion and Experian. You only need to contact one of the three agencies listed below; your request will be shared electronically with the other two agencies. This security alert will remain on your credit file for 90 days.
- Remove your name from mailing lists of pre-approved offers of credit for approximately six months.
- Receive a free copy of your credit report.

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(800) 525-6285	(800) 888-4213	(888) 397-3742
www.equifax.com	www.transunion.com	www.experian.com/consumer

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, Credit Communications Inc. will provide you with one free year of credit monitoring services through Merchants Information Solutions. To take advantage of this offer, please review the attached *Instructions for Establishing Alert Services for Monitoring your Credit*. This document provides a complete description of how to register online and contact information for any assistance you may need when enrolling in this free service.

In addition, should you find your identity has been misused, the professional Identity Recovery Specialists at Merchants Information Solutions will work with you to recover your good name. This benefit is also available to you for one full year. Please be sure to contact Merchant's Information Solutions if you see any fraudulent activity.

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The Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft and privacy issues. The FTC can be contacted either by visiting www.consumer.gov/idtheft or by calling (877) 438-4338.

Credit Communications Inc. hopes this information is helpful. I can be reached at (800) 954-2266 x232 if you have any questions about this information. We sincerely regret any inconvenience or concern this incident may cause.

Sincerely,

Chris Diggins
Operations & Compliance Manager

Enc.



Instructions for Establishing Alert Services for Monitoring your Credit

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For your protection, you are required to authenticate your identity before we can activate your credit monitoring service by providing Merchants Information Solutions with personal information and answering questions derived from your credit file. This is an important step in protecting your identity so please do this as soon as possible.

To complete the authentication process and view your credit report, please follow these easy steps:

1. Visit <https://mcc.merchantsinfo.com>.
2. Enter this access code provided in the field labeled "Promo Code". **CCX555**
3. Follow the instructions on each page to complete your enrollment and online authentication.

ATTENTION - Promotional Code users.

YOU WILL NOT BE CHARGED FOR THIS SERVICE.

You will be asked to select any zero dollar payment option and provide credit card information. Provide the following information in place of your personal credit card data.

1. Select VISA or Mastercard.
2. Enter any 16 digit number such as "1111222233334444".
3. Select any expiration date in the future.

Please Note: You will see this text box when you move to the enrollment and payment page. This is a reminder that you will need to enter fake credit card information in the credit card field so you can move forward in the process. You will NOT be charged for the service.

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These are examples and each person may be asked different questions. You must provide a certain number of correct answers in order to receive your credit report and activate your daily credit monitoring. For security reasons, this is a timed process. **Please have as much information as possible available before proceeding.**

If you have any questions regarding your credit monitoring services or you encounter a problem while enrolling you may call Merchants Information Solutions at 1-800-505-5440 and a representative will be happy to assist you.

Merchants Information Solutions has been helping consumers "get smart" about credit for over 95 years. Since 1912, Merchants has helped thousands of persons protect their credit, and provides certified Identity Theft Recovery professionals to manage the problem of identity theft, should fraud occur.

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MIS-Natco IRP

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2. Enter any 16 digit number such as "1111222233334444".
3. Select any expiration date in the future.

Please Note: You will see this text box when you move to the enrollment and payment page. This is a reminder that you will need to enter fake credit card information in the credit card field so you can move forward in the process. You will not be charged for the service.

In order to authenticate your identity, the system may ask you to provide information that is already contained in your credit file. This is to

assure that you are the rightful owner of the information. You will need to answer several multiple choice questions that ask you to identify such items as:

- Mortgage - payment amount, name of lender
- Auto and/or Student loans - payment amount, name of lender
- Other credit accounts
- Previous addresses
- Current and previous employer
- Driver's license information
- Vehicle information

These are examples and each person may be asked different questions. You must provide a certain number of correct answers in order to receive your credit report and activate your daily credit monitoring. For security reasons, this is a timed process. **Please have as much information as possible available before proceeding.**

If you have any questions regarding your credit monitoring services or you encounter a problem while enrolling you may call Merchants Information Solutions at 1-800-505-5440 and a representative will be happy to assist you.

Merchants Information Solutions has been helping consumers "get smart" about credit for over 95 years. Since 1912, Merchants has helped thousands of persons protect their credit, and provides certified Identity Theft Recovery professionals to manage the problem of identity theft, should fraud occur.

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