

**North Carolina Security Breach Reporting Form
Pursuant to the Identity Theft Protection Act of 2005**

Name of Business Owning or Licensing Information Affected by the Breach: GE Money Bank
Address: 777 Long Ridge Rd
Stanford, CT 06927
Telephone: (203) 585-6576
Fax: 866 742 2099
Email: peter.costa @ ge.com

PLEASE SUBMIT FORM TO:
Consumer Protection Division
NC Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
Telephone: (919) 716-6000
Toll Free in NC: (877) 566-7226
FAX: (919) 716-6050

Date Security Breach Reporting Form submitted: 1/29/08 (original letter sent 12/28/07)
Date the Security Breach was discovered: 11/27/07
Estimated number of affected individuals: 650,000
Estimated number of NC residents affected: 15,372 (Acct nr only), 450 with SSN
Name of business maintaining or possessing information that was the subject of the Security Breach, if the business that experienced the Security Breach is not the same entity as the business reporting the Security Breach (pursuant to N.C.G.S. § 75-65(b)): N/A

Describe the circumstances surrounding the Security Breach and state whether the information breached was in electronic or paper format: A single backup tape (from set of 9) could not be located. Set had been checked into secure storage and no record of its removal
Regarding electronic information breached, state whether the information breached or potentially breached was password protected or encrypted in some manner. N/A If so, please describe the security measures protecting the information: N/A

Describe any measures taken to prevent a similar Security Breach from occurring in the future: All backup tapes have been encrypted since Nov 2006

Date affected NC residents were/will be notified: Jan 2008

If there has been any delay in notifying affected NC residents, describe the circumstances surrounding the delay pursuant to N.C.G.S. § 75-65(a) and (c): Delay due to difficulty in recovering data from partial tape set

If the delay was pursuant to a request from law enforcement pursuant to N.C.G.S. § 75-65(c), please include the written request or the contemporaneous memorandum.

How NC residents were/will be notified? (pursuant to N.C.G.S. § 75-65(e))

- written notice
 electronic notice (email)
 telephone notice
 substitute notice

Please attach copy of the notice if in written form or a copy of any scripted notice if in telephonic form.

Signature: Peter Costa Date: Jan 29, 2008
Contact Person, Title: Peter Costa, Chief Compliance Officer
Address: same as above
(if different from above)

Telephone: 203 585 6576 Fax: 866 742 2099 Email: peter.costa @ ge.com

All other states – acct nr only Version 2.1

January 9, 2008

Consumer Name
Address
City, State, Zip
REF NR

Dear [Consumer First Name],

We are writing to inform you that a backup computer tape containing some of your personal information is missing. This tape, which was being retained at a secure, offsite storage facility, included your name, address, and [CLIENT 1] Credit Card account number, for which we are the card issuer. Please be aware that [CLIENT 2] was in no way responsible for this incident. There is no record of the tape being removed from the facility and we have no reason to believe that anyone has accessed or misused your information. The pieces of information on the tape would not be enough to open new accounts in your name, and we have implemented internal monitoring to protect your account number from misuse due to this incident.

In addition to the actions we have taken, we recommend that you **immediately** take the following steps to protect your personal information:

1. **Monitor your credit card statements for any unauthorized activity immediately and for at least the next 12 to 24 months.** If you suspect any suspicious activity on your account, please contact us at the number on the back of your card.
2. **Review the information about personal identity theft and fraud** at the Federal Trade Commission ("FTC") website (<http://www.consumer.gov/idtheft>). You may also enter your information into the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement agencies for use in their investigations, at their website or by calling 1-877-ID-THEFT. If at some point you believe your credit card information was used fraudulently, the FTC recommends that you close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.consumer.gov/idtheft) when you dispute new unauthorized accounts.

We take our responsibility to safeguard your personal information seriously and regret any inconvenience this incident may have caused. We appreciate your understanding and thank you for being a GE Money Bank customer. If you have any questions about this situation, please do not hesitate to contact us at 1-866-913-6690, we are available **Monday through Friday, 9:00 am to 7:00 pm EST.**

Sincerely,

Brent Wallace
President
GE Money Bank

All other states – SSN nr only Version 2.1

January 9, 2008

Consumer Name
Address
City, State, Zip
REF NR

Dear [Consumer First Name],

We are writing to inform you that a backup computer tape containing some of your personal information is missing. This tape, which was being retained at a secure, offsite storage facility, included your name, address and social security number. We were in possession of this information due to a prior credit application you had made to our bank or one of its predecessors. There is no record of the tape being removed from the facility and we have no indication that your personal information has been or will be used inappropriately, but we are making you aware of the situation because this information could be used to open accounts in your name or commit identity theft if someone did get access to it.

We recommend that you **immediately** take the following steps to protect your personal information:

1. **Review your credit card statements and your credit report for any unauthorized activity immediately and for at least the next 12 to 24 months.** If you have not received a copy of your credit report in the past year, you can request your free annual credit report by visiting www.annualcreditreport.com or calling 1 (877) FACTACT (322-8228). You can also get a copy by contacting any of the three major credit reporting agencies listed below. In reviewing your credit report, check for new credit accounts, changes to existing credit accounts such as new addresses or new authorized users, and inquiries for credit information from unauthorized merchants. If you detect any fraudulent activity, request that the agency delete those transactions from your record.
2. **Enroll in 12 months of credit monitoring – free of charge.** To assist you in further protecting your personal information from unauthorized use or access, we would like to offer you 12 months of credit monitoring service **at no cost to you**. Instructions for obtaining this service are enclosed. The code you will use for enrolling in this service is:
[insert code here]
3. **Consider placing a free 90-day fraud alert on your credit file.** A fraud alert lets creditors know to contact you before opening new accounts. Please contact any one of the three credit reporting agencies below. The credit agency you contact will forward the fraud alert to the remaining two credit reporting agencies automatically. *Note, if you plan on signing up for credit monitoring, don't place a fraud alert until after enrollment. The fraud alert will prevent enrollment.*

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

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241

TransUnion
(800) 680-7289
P.O. Box 6790
Fullerton, CA 92834-6790

All other states - SSN nr only Version 2.1

www.experian.com

www.equifax.com

www.transunion.com

4. **Review the information about personal identity theft and fraud** at the Federal Trade Commission ("FTC") website (<http://www.consumer.gov/idtheft>). You may also enter your information into the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement agencies for use in their investigations, at their website or by calling 1-877-ID-THEFT. If at some point you believe your information was used fraudulently, the FTC recommends that you close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.consumer.gov/idtheft) when you dispute new unauthorized accounts.

We take our responsibility to safeguard your personal information seriously and regret any inconvenience this may have caused. We appreciate your understanding and thank you for being a GE Money Bank customer. If you have any questions about this situation or if you detect suspicious activity that may be linked to this incident, please do not hesitate to contact us at 1-866-913-6690, we are available Monday through Friday, 9:00 am to 7:00 pm EST.

Sincerely,

Brent Wallace
President
GE Money Bank