

8-1-108

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: Oakland University
Address: 2200 North Squirrel Road
Rochester, MI 48309
Telephone: 248-370-4929
Fax: 248-370-3175
Email: leahy@oakland.edu

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: July 28, 2008

Date the Security Breach was discovered: Approx. May 19, 2008

Estimated number of affected individuals: 2,604

Estimated number of NC residents affected: 2

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)): _____

Describe the circumstances surrounding the Security Breach and state whether the information breached was in electronic or paper format: stolen external hard drive

Regarding electronic information breached, state whether the information breached or potentially breached was password protected or encrypted in some manner. No If so, please describe the security measures protecting the information: _____

Describe any measures taken to prevent a similar Security Breach from occurring in the future: _____
A risk assessment of the area involved was done and a plan for risk reduction was developed.

Date affected NC residents were/will be notified: July 11, 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): see attached

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))

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

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

Signature: Margaret Leahy Date: July 28, 2008

Contact Person, Title: Margaret Leahy - Risk Manager

Address: Risk Management Dept., 2200 N. Squirrel Rd., Rochester, MI 48309

(if different from above) _____

Telephone: 248-370-4929 Fax: 248-370-3175 Email: leahy@oakland.edu

[LETTERHEAD]

[Name]
[Address]
[City, State Zip]

Dear [Name],

Oakland University ("University") recently learned that an external hard drive was stolen. Following an investigation by the University Technology Services office, it was determined that your name and Social Security number may have been present on the external hard drive.

Although the University has not received notice that your personal information was accessed or used by unauthorized parties, you should remain vigilant for incidents of fraud and identity theft. In addition, the University has contracted with ID Experts™, a company that specializes in identity theft protection and fraud resolution, to provide you with a comprehensive one-year membership in their identity protection program, paid for entirely by the University. As part of your one year membership, you will receive the following:

- **Credit Monitoring:** ID Experts will provide 12 months of credit monitoring that gives you unlimited access to your TransUnion credit report and score and will notify you by email of key changes in your TransUnion credit report. Credit monitoring is included as part of your ID Experts membership, but *you must activate it for it to be effective*. Detailed instructions for activating your credit monitoring are provided on the ID Experts member website which you may log into once you enroll.
- **Exclusive Educational Materials:** The ID Experts website includes useful information, including instructive articles, a Protection Test that you can take, their ID Self-Defense Academy and a place where you can review and update your account. Their experts will keep you up-to-date on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- **Fraud Resolution Representatives:** ID Experts will provide assistance if you suspect that your personal information is being misused. A recovery advocate will be assigned to your case, and they will work with you to assess, stop, and reverse any fraudulent activity. If you suspect or discover suspicious activity, you should contact them immediately for assistance.
- **Insurance Reimbursement:** ID Experts will arrange \$30,000 of identity theft reimbursements for certain expenses that can be incurred when resolving an identity theft situation.

Again, at this time, we have no reason to believe that your personal information has been either accessed or misused. We nevertheless encourage you to actively take full advantage of this service offering. Representatives from ID Experts are available to assist with enrollment in the program Monday through Friday from 6 am-6 pm (PST) by calling 1-866-879-7386. They can also address any questions or concerns you may have regarding protection of your personal information. Alternatively, you can enroll and gain additional information about this event by visiting www.OUIDExperts.com. **Please note that the deadline to enroll is October 31, 2008.**

You will find additional instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following access code when calling, so please do not discard this letter.

Your Access Code: [insert access code]

We sincerely regret any inconvenience or concern that this matter may have caused you. If you need any additional information or assistance regarding this notice, please contact **1-866-879-7386**.

Yours truly,

Oakland University

Recommended Steps

By immediately taking the following simple steps, you can help prevent your information from being misused.

1. Contact ID Experts at 1-866-879-7386 to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record.

2. Go to www.OUIDExperts.com and follow the instructions for enrollment. If you do not have Internet access, you can also call 1-866-879-7386 to enroll over the phone. Once you have completed your enrollment, you will receive a welcome letter either by mail or by email if you provide an email address when you sign up.

This welcome letter will detail the components of your membership and it will also contain instructions for activating your credit monitoring. It will direct you to the exclusive ID Experts' Member website where you will find other valuable educational information.

3. Activate the credit monitoring provided as part of your membership with ID Experts, which is paid for by Oakland University. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have access to a computer and the Internet to use this service.

The welcome letter you receive after enrolling will provide you with instructions and information to activate the credit monitoring portion of the service. If you need assistance, ID Experts will help you. They can be reached at 1-866-879-7386. With credit monitoring, you will receive:

- Unlimited access to your Trans Union credit report and credit score for one year.
- Notification within 24 hours of critical changes to your credit report. You will quickly find out about changes, including potentially fraudulent activity such as new inquiries, new accounts, late payments, and more.

4. Place Fraud Alerts with the three credit bureaus.

You can place a fraud alert at one of the three major credit bureaus by phone and at Experian also via Experian's website. If you elect to participate in the credit monitoring as discussed above in #3, please wait until **after** you have activated the credit monitoring before placing any fraud alerts. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit. The contact information for all three bureaus and web address for Experian are:

Credit Bureaus

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

Experian Fraud Reporting
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
(800) 680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

5. Review your credit reports. You can receive free credit reports by placing fraud alerts and through your credit monitoring. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop, and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items.

6. You can obtain additional information about steps you can take to avoid identity theft from the following:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue,
NW
Washington, DC 20580
www.consumer.gov/idtheft
(877) IDTHEFT (438-4338)
TDD: (202) 326-2502