



Experian
Reseller Compliance
701 Experian Parkway
Allen, TX 75013-9908
www.experian.com/resellercompliance

Regulatory Compliance A253C

June 26, 2009

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Requirement of Maryland Personal Information Protection Act (PIPA), MD Stat. Ann. § 14-3504

To whom it may concern:

In accordance with state law, I wish to inform you that Experian, one of the nationwide credit reporting agencies, intends to notify twenty Maryland residents about unauthorized access to their personal information. The residents will be notified by US mail this week and will be provided credit monitoring services. A copy of the written notification is enclosed.

Experian, one of the nationwide credit reporting agencies, identified that consumer information was recently accessed online after methods to authenticate their identity were completed successfully by unknown individuals. The consumer information consists of information typically found in a consumer report. Such information includes the consumer's name and address and one or more of the following: Social Security number or date of birth. Experian is actively working with law enforcement to investigate this matter.

If you have any questions concerning this issue, please feel free to contact me at (714) 830-5255.

Sincerely,

A handwritten signature in cursive script that reads "Laura Mundy".

Laura Mundy
Vice President
Regulatory Compliance

EINT2



Regulatory Compliance A253C
 Experian / EXPINT2*028
 475 Anton Blvd
 Costa Mesa CA 92626-7036

June 26, 2009

CONSUMER NAME
CONSUMER ADDRESS
CONSUMER CITY, ST, ZIP

This letter is to inform you that your personal information may have been accessed without proper authorization.

Experian, one of the nationwide credit reporting agencies, identified that your consumer information was recently accessed online after methods to authenticate your identity were completed successfully. 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 or date of birth. Experian is actively working with law enforcement to investigate this matter.

Experian is providing the following information to help protect you from potential misuse of your information, including identity theft:

If you are not aware of or did not authorize this inquiry, we recommend contacting the nationwide credit reporting agencies 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.

Equifax
 P.O. Box 740256
 Atlanta, GA 30374
 (800) 525-6285
 www.equifax.com

TransUnion
 P.O. Box 2000
 Chester, PA 19022
 (800) 888-4213
 www.transunion.com

Experian
 P.O. Box 9554
 Allen, TX 75013
 (888) 397-3742
 www.experian.com/consumer

For your convenience, Experian also offers the above service online at <http://www.experian.com/fraud> with the added benefit of allowing you immediate access to your credit report.

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, Experian will provide you with a complimentary year of credit monitoring and reports through Experian's Triple AdvantageSM product. This service will provide credit monitoring for you at each of the 3 national credit bureaus.

To take advantage of this complimentary Triple Advantage membership:

1. In your internet browser, visit partner.consumerinfo.com/deluxe
1. To begin enrollment in Triple Advantage, click "Enroll Here"
2. Enter the personal information required and click "Continue"
3. Enter your requested login information, additional personal information, and Activation Code **<PROMOCODE>**. Then click "Submit Secure Order"
4. For your security, you will next be prompted with two questions from your credit report required to confirm your identity. Answer both questions by selecting the appropriate answer and click "Continue"
5. If we are able to successfully confirm your identity, a confirmation page for your order will be displayed. Click on "Continue"
6. We will automatically display your Experian credit report and score for your review.

If you have any questions during the enrollment process, please contact customer service toll-free at: (866) 252-0121. For your convenience, our call center is open 6:00 a.m. to 6:00 p.m. Mon-Fri and 8:00 - 5:00 Sat and Sun (Pacific Time).

For your convenience, a toll free number was established to provide assistance with any questions you have. Please contact (800) 232-8081 and an Experian representative will assist you. Representatives are available Monday through Friday from 8:00 am to 5:00 pm Central Standard Time.

Additionally, the Federal Trade Commission ("FTC") and the Maryland Office of the Attorney General offer consumer assistance and educational materials relating to identity theft and privacy issues. They may be contacted at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) 438-4338
<http://www.consumer.gov/idtheft>

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
<http://www.oag.state.md.us/index.htm>

We hope this information is helpful to you, and Experian sincerely regrets any inconvenience or concern this incident may cause.

Sincerely,



L. Mundy
Vice President
Regulatory Compliance



FAX

475 Anton Boulevard
Costa Mesa, CA 92626

(1) 714 830 2576 F

To: Attorney General Douglas F. Ganser

Company: Office of the Attorney General - Maryland

Fax number: (410) 576-6566

From: Experian

Date: June 26, 2009

Cc:

Subject: Requirement of Maryland Personal Information Protection Act (PIPA), MD
Stat. Ann. § 14-3504

Number of pages: 4
(including this sheet)

**If you do not receive
all pages, call:** Paul Hernandez - 972 390 3710

Notes: