

MeadWestvaco

November 2, 2007

Director of Consumer Affairs and Business Regulation
Daniel C. Crane
Ten Park Plaza, Suite 5170
Boston, MA 02116

Massachusetts Attorney General Martha Coakley
McCormack Building
One Ashburton Place
Boston, MA 02108

Mr. Crane and Ms. Coakley:

In accordance with Mass. Gen. Laws ch. 93H § 3(b) (H.B. 4144), we are providing you with written notification regarding the nature and circumstances of a recent event that may constitute a legally-reportable security breach.

We recently became aware that a MeadWestvaco employee accidentally posted an electronic file containing certain personal information of North American employees, including information concerning approximately 586 employees who reside in Massachusetts, in a generally-accessible internal location in the MeadWestvaco computer network. Although the file would have been very difficult to find on the computer network, it was accessible by individuals with authorized access to the network for a period of approximately ten days last month. The file included current employees' names, home addresses and Social Security numbers. The file was removed by management immediately upon learning of its existence. At this time, we have no information indicating that the information in the file has been misused or distributed outside of MeadWestvaco or that it has been accessed or acquired by any individual that did not have authorized access to the company's computer network. We have no evidence that any information has been used to commit identity fraud.

Attached for your information is a sample of the notice we have sent to affected individuals. If you have any questions, please do not hesitate to contact me at 804-327-6098

Very truly yours,



Mark V. Gulling
President
Global Business Services

Enclosure

November 2, 2007

«First» «Middle» «Last»
«Address» «Address_2»
«City», «State» «Zip»

Dear «Salutation»:

Code#:«Equifax_Code»

We recently became aware of an incident involving a computer file containing certain personal information about some of our employees. The file listed the names, home addresses and Social Security numbers of current North American MeadWestvaco employees. Your personal information was included in this file.

We are conducting a thorough investigation of this matter. We have to date found no evidence indicating that this information has been misused or that any of the information has been distributed to persons outside of MeadWestvaco.

We take our obligation to safeguard your personal information very seriously and regret that this incident has taken place. We are implementing additional procedures to protect your private information and to keep it confidential. As a precaution, we have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The attached Reference Guide provides information on how you can register for this important protection.

If you have any questions, please call 1-800-352-2889, Monday through Friday, between the hours of 9:00 a.m. and 9:00 p.m. Eastern Time.

Sincerely,



Mark V. Gulling
President
Global Business Services

Enclosure

Reference Guide for Equifax Credit Watch™

Register for Credit Monitoring. Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Credit Watch will provide you with alerts to changes to your credit files and help you to understand the content of your credit file at Equifax. The key features and benefits are listed below.

Equifax Credit Watch Gold with 3-in-1 Monitoring provides you with a one year membership service:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and unlimited access to your Equifax Credit Report™
- \$20,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, in obtaining personalized identity theft victim assistance and in initiating investigations of inaccurate information

How to Enroll

Equifax has two simple ways you may enroll in the credit watch service.

To enroll via the Internet, visit: www.myservices.equifax.com/tri

1. **Consumer Information:** Complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
2. **Identity Verification:** Complete the form with your Social Security or Social Insurance (Canada) number, date of birth, telephone numbers, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you up to two security questions to verify your identity.
3. **Payment Information:** During the "check out" process, provide the access code provided on the top of the cover letter in the "Enter Promotion Code" box. (no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. **Order Confirmation:** – Click "View My Product" to access your 3-in-1 Credit Report.

To sign up for mail delivery of the product, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via mail only.

1. **Promotion Code:** You will be asked to enter your code as shown on the cover letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security or Social Insurance number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided).

Directions for Placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your Equifax credit file, you may contact the auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

Right to Request a Security Freeze on Your Credit Report

You also have the right to request a security freeze on your credit report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. As such, it could delay or prevent your timely application for new loans, credit, mortgages, insurance, government services or payments, rental housing, employment, investments, licenses, cellular phones, utilities, credit card transactions, or other services, including extensions of credit at the point of sale.

You can request a security freeze by sending a certified, overnight, or regular mail request to the consumer reporting agencies using the contact information given below. Consumer reporting agencies may charge you a fee of up to \$5 to place a freeze on your account, and may require that you provide proper identification prior to honoring your request. MeadWestvaco will pay for the expense of placing a freeze.

Equifax	PO Box 74021 Atlanta, Georgia 30374-0241	1-877-478-7625	www.equifax.com
Experian	PO Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division PO Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

† Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Equifax's credit monitoring products are protected by US Patent 7, 208,052