



PENTEL OF AMERICA, LTD.
2715 Columbia Street
Torrance, California 90503
Phone (310) 320-3831

March 3, 2009

Martha Coakley
Office of the Attorney General
One Ashburton Place
Boston, Massachusetts 02108

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

Re: *Legal Notice of Potential Data Security Breach Pursuant to Mass. Genl. Laws
Ch. 3H*

Dear Ms. Coakely and Mr. Crane:

We write to notify you of a recent online data security breach involving the personal information of a relatively small number of Massachusetts residents. Pentel of America, Ltd. ("Pentel") sells writing instruments and office products to the public through its online retail outlet located at www.pentelstore.com.

On January 20, 2009, we were notified by our external web maintenance provider and server host that between December 11, 2008, and January 20, 2009, unidentified person(s) gained unauthorized access to Pentel's online retail outlet and accessed certain personal data of Pentel's online shoppers, including name, billing address, email address, billing phone number, credit card number, expiration date and CV2 credit card security code. We believe that an estimated 2076 total individuals may have been affected by this incident, of whom 45 are Massachusetts residents.

Upon discovery, the unauthorized website access incident was reported to the Grapevine Police Department (GPD) in Grapevine, Texas, where the server host is located. A copy of the redacted report is enclosed. GPD advised us that it referred the case to the Network Intrusion Division of the U.S. Secret Service Cyber Crimes Unit. We will continue to work with law enforcement about the incident. At this time, we do not know whether any personal data has been misused.



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Pentel retained Kroll Inc., a risk consulting company, for its notification, hotline access, credit monitoring, and identity theft restoration services for one year, other than at the individuals' expense, to mitigate any potential problems of affected individuals that may result from this incident.

Pentel has notified all affected individuals of the online data security incident by written letter through first-class mail, postage prepaid, the mailing of which began on February 19, 2009. Enclosed is a copy of a sample individual notification letter and the enclosures that were sent to the affected individuals.

We take the protection of our customers' personal information very seriously. Pentel has taken aggressive steps with its external web maintenance provider and server host to ensure a data breach of this nature does not occur again in the future, such as moving the location of our online retail outlet website and implementing strong passwords, among other things.

If you have any questions or need further information regarding this incident, please do not hesitate to contact us.

Sincerely yours,

Isseki Nakayama
President
Pentel of America, Ltd.
2715 Columbia Street
Torrance, CA 90503

Encls.

GRAPEVINE POLICE DEPARTMENT

Page 1

INCIDENT Report

ORI: TX2201300

Incident No. 0900010115

02/11/2009

Incident

CAD No. 0900014923 Other No. Type **Criminal** Date Occur **02/09/2009 13:01**
Status **Open** Clear. Date Enter By: **SAMUELS,SANDY** Exc. Clear.
Inv. Status **Active** Report By: **JONES,JOHNNY #0280** **02/09/2009** Approv. By: **HERMAN,MARK** **02/09/2009**
Fam. Viol. **No** Narrative **I0900010115.doc** Investigator **JONES,JOHNNY #0280**
Description
COMPUTER BREACH/THEFT \$50,000 - \$100,000

Dispatch Location **801 INDUSTRIAL BLVD GRAPEVINE**

- Offense No. 1

Offense Recording Date **02/09/2009 14:46**

Off. Begin Date **12/11/2008 00:00** Off. End Date **01/20/2009 00:00** Entry Method Attempt/Complete **Completed**
Drug Seized Gang Related Hi-Speed Pursuit Weapons Used
Offense Code **57060008** Offense **COMPUTER SECURITY BREACH >=\$20K<\$100K** No. of Premises **0**
Bias Motivation Agg Asslt/Homic. Circumst.
Offense Addr. **801 INDUSTRIAL BLVD, APT: 200, GRAPEVINE, TX** Loc.Type **Commercial/Office**
Remarks
UNKNOWN SUSPECT(S)

Victim(s)

Name	DOB	Race	Sex	DL	Address
------	-----	------	-----	----	---------

Victims (Organizations)

Name	Phone	Address
PENTEL OF AMERICA		2715 COLUMBIA ST TORRENCE, CA 90503

Other Involved Person(s)

Name	Role	DOB	Race	Sex	DL	Address
[REDACTED]	Reportee	[REDACTED]	[REDACTED]	[REDACTED]		(H) [REDACTED] (W)

GRAPEVINE POLICE DEPARTMENT

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Incident Involved Organization Report

ORI: TX2201300

Incident No. 0900010115

02/11/2009

Incident

CAD No. 0900014923

Other No.

Type Criminal

Date Occur 02/09/2009 13:01

Status Open

Clear. Date

Enter By: SAMUELS, SANDY #0070xc. Clear.

Inv. Status Active

Report By: JONES, JOHNNY #0280

02/09/2009

Approv. By: HERMAN, MARK #0082 02/09/2009

Fam. Viol. No

Narrative I0900010115.doc

Description

COMPUTER BREACH/THEFT \$50,000 - \$100,000

Organization

PENTEL OF AMERICA

Role: Complainant

2715 COLUMBIA ST TORRENCE, CA 90503

Type

Date Enter: 02/10/2009

GRAPEVINE POLICE DEPARTMENT NARRATIVE

Date of Report: 020909

Case #: 0900010115

On Thursday, 02/05/2009 at approximately 17:34 Hrs. [REDACTED] of Pentel Of America sent an e-mail to my City Of Grapevine e-mail account advising that a Computer Security Breach had occurred on their servers located at 801 Industrial Blvd. Suite 200 Grapevine, TX. The narrative of the e-mail is as follows,

On December 11th, hackers gained access to our online store www.pentelstore.com. Between the 11th and January 20th they stole the names, addresses, phone numbers, email addresses, and credit card numbers (including CV2 and expiration date) of any customer placing an order on our site.

Pentel Of America is located in Torrance, CA and due to the 2 hour time difference I did not see the e-mail until Friday morning, 02/06/2009.

On Monday, 02/09/2009 at approximately 12:40 Hrs. I made contact with [REDACTED] via telephone. He advised that their servers are physically located at Rackspace Hosting on Industrial Blvd. and that between 12/11/2008 and 01/20/2009 approximately 2000 customer accounts were compromised. The breached servers do not store customer data, however the suspect(s) captured the customer information as the order was being placed. He feels that the breach occurred as a result of an automated password attack. Safeguards have been implemented to prevent additional breaches.

[REDACTED] was able to capture the i.p. addresses of the computers that illegally accessed their servers during the time of the offense. While I was on the phone with [REDACTED] he e-mailed an Excel spreadsheet to me that contained the captured information.

The i.p. addresses return to 27 different cities located in 14 different states in the United States and one i.p. address located in Loughborough, England. There were 306 separate breaches with the first one taking place on 12/11/2008 at 07:38 Hrs. from Loughborough and the last one taking place on 01/20/2009 at 15:10 Hrs. from Louisville, Colorado. 301 of the breaches are using i.p. addresses registered to Comcast Cable Communications. One breach uses an i.p. address that is registered to Network Operations Center, Scranton, Pennsylvania and the remaining 4 breaches used an i.p. address registered to BlueConnex-PH-u316 which was assigned to the Loughborough, England account.

Officer: J. JONES *[Signature]*
Approving Supervisor: Sgt. M. Herman

ID#: 280
ID#: 082

GRAPEVINE POLICE DEPARTMENT NARRATIVE

Date of Report: 020909

Case #: 0900010115

██████████ advised that Pentel Of America is in the process of drafting notifications to their customers, informing them of the breach. ██████████ estimates the current financial loss to Pentel Of America to be between \$50,000 - \$100,000.

Prosecution is desired.

Officer: J. JONES *J. Jones 280*
Approving Supervisor: Sgt. M. Herman

ID#: 280
ID#: 082



Secure Processing Center | 600 Satellite Blvd | Suwanee, GA 30024

<FirstName> <MiddleInitial> <LastName> <Suffix>
<Address> (Line 1)
<Address> (Line 2)
<City> <State> <Zip>
<POSTNET BARCODE>

ID TheftSmart™

<FirstName> <MiddleInitial> <LastName> <Suffix>
Membership Number: <Membership Number>

Member Services: 1-800-XXX-XXXX

8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday
If you have questions or feel you may have an identity theft issue,
please call ID TheftSmart member services.

Dear <FirstName> <MiddleInitial> <LastName> <Suffix>,

We are writing to let you know of a recent incident, which occurred between December 2008 and January 2009, that may affect you and your personal information. Even though we do not know whether your personal information has been misused, we want to notify you of this incident and the steps Pentel has taken to guard against identity fraud.

We have engaged Kroll Inc. to provide you with access to its ID TheftSmart™ service. This service includes:

- › **Active Credit idIntegrity Alerts.** When credit is applied for in your name, your alerts program gives creditors a direct line to your approval. You will receive an Instant Authorization call, at up to three phone numbers, seeking your approval before a new account is opened. Kroll is ready to assist you if you discover a fraudulent request. *Creation of an online account and registration required.*
- › **Enhanced Identity Theft Restoration.** Licensed Investigators who truly understand the problems surrounding identity theft will help restore your name and credit if either are found to be affected as a result of the above incident. The investigators do most of the work.

Pentel is offering this service at no cost to you for one (1) year. We urge you to read the enclosed information from Kroll about the safeguards now available to you.

To take advantage of the active credit alerts, sign up at www.idintegrityalerts.com. Please be prepared to provide the membership number included with this letter to use Kroll's encrypted and secure online services.

To safeguard yourself against identity theft or other unauthorized use of personal information, you can take some simple steps. First, we recommend that you remain vigilant over the next 12 months and review your credit card bills and credit report for any unauthorized activity. You should also promptly report any suspected identity theft or fraud to your local law enforcement agency, the U.S. Federal Trade Commission, your financial institution, and one of the three national consumer reporting agencies: Experian 1-888-397-3742; Equifax 1-800-685-1111; and TransUnion 1-877-322-8228. You have the right to obtain a police report if you are the victim of identity theft. You may wish to inform your credit card issuers and financial institutions of the incident as well.

In addition, you may contact the fraud departments of the three national consumer reporting agencies to discuss your options. You have the right to place security freeze on your consumer report. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent; however, please be aware that using a security freeze may delay your ability to obtain credit among other things. You may request that a security freeze be placed on your consumer report by sending a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail to the address below. The following information should be included when requesting a security freeze (please note that if you are requesting a credit report for your spouse or other dependent, this information should be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth

(month, day and year); (4) current address for the past two years; and (5) any applicable incident report or complaint with a law enforcement agency. The request should also include a copy of a government-issued identification card (such as a driver's license or military ID card) and a copy of a recent utility bill or blank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse or other dependent of a victim of identity theft, and you have submitted a valid police report relating to the identity theft to the consumer reporting agency.

Experian Security Freeze
P.O. Box 9554
Allen, Texas 75013
www.experian.com

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348
www.equifax.com

TransUnion
Fraud Victim Assistance Dept.
P.O. Box 6790
Fullerton, California 92834-6798
www.transunion.com

There are ways to obtain your consumer credit report without charge. Under federal law, you are entitled to one free copy of your consumer credit report from each of the three national consumer reporting agencies. You may request your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-FACTACT (1-877-322-8228). You may want to obtain copies of your consumer credit report to ensure the accuracy of the report information.

To learn more and to report incidents of identity theft, you can go to www.ftc.gov/credit, or www.consumer.gov/idtheft, or call 1-877-IDTHEFT (1-877-438-4338).

If you have any questions, wish to learn more about the services available to you, or believe you may have an identity theft issue, please call 1-800-XXX-XXXX between 8:00 a.m. and 5:00 p.m. (Central Time), Monday through Friday.

Again, we apologize for the inconvenience this incident may cause you.

Sincerely,

Isseki Nakayama
President
2715 Columbia Street
Torrance, CA 90503



HOGE, FENTON
JONES & APPEL, INC.

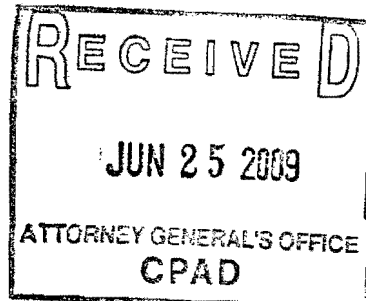
Attorneys at Law | San Jose | Pleasanton | East Palo Alto | Hollister

Stephanie O. Sparks
408.947.2431
sos@hogequenton.com

June 22, 2009

By First-Class U.S. Mail

Shannon Choy-Seymour
Assistant Attorney General
Consumer Protection Division
Office of the Attorney General for
The Commonwealth of Massachusetts
One Ashburton Place
Boston, Massachusetts 02108



Re: *The March 3, 2009, Legal Notice of Potential Data Security Breach by Pentel of America, Pursuant to Mass. Gen. Laws Ch. 3H*
Our File No.: 81141

Dear Ms. Choy-Seymour:

Thank you for responding to my call last week about the notification letters that Kröll, Inc., sent on behalf of Pentel of America to Massachusetts residents on or about February 19, 2009. You sent Pentel a letter dated March 16, 2009, with regard to your concern that Pentel's notification letter did not state the fact that consumer reporting agencies may charge individuals a maximum of \$5.00 to place, lift, or remove a freeze, pursuant to M.G.L. c. 03, § 62A.

As we discussed during our phone call last week, in addition to the individual notification letter, Kröll also included in its mailing to Massachusetts residents a one-page attachment entitled *U.S. State Notification Requirements*. At the bottom of the page is a paragraph directed to "residents of Massachusetts and West Virginia." The last sentence of that paragraph states:

The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

The page then concludes with the addresses and websites of each of the three credit reporting agencies.

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Shannon Choy-Seymour

June 22, 2009

Page 2

Enclosed for your consideration is a sample of the complete packet mailed to Massachusetts residents and includes the following:

1. Two-page letter from Pentel's president Isseki Nakayama;
2. Mailing label;
3. One-page document entitled "*U.S. State Notification Requirements*" (which contains the information that is the subject of your March 16 letter); and
4. Two-page color brochure about Kroll's ID TheftSmart™ service that Pentel offered to individuals.

I hope this mailing meets your requirements, but please do let me know at your earliest convenience if you would like any further action by Pentel. Thank you.

Sincerely,

HOGUE, FENTON, JONES & APPEL, INC.



Stephanie O. Sparks

SOS: ss

Encls.



Secure Processing Center | 600 Satellite Blvd | Suwanee, GA 30024

<FirstName> <MiddleInitial> <LastName> <Suffix>
<Address> (Line 1)
<Address> (Line 2)
<City> <State> <Zip>
<POSTNET BARCODE>

ID TheftSmart

<FirstName> <MiddleInitial> <LastName> <Suffix>
Membership Number: <Membership Number>

Member Services: 1-800-XXX-XXXX

8:00 a.m. to 5:00 p.m. (Central Time), Monday through Friday

If you have questions or feel you may have an identity theft issue, please call ID TheftSmart member services.

Dear <FirstName> <MiddleInitial> <LastName> <Suffix>,

We are writing to let you know of a recent incident, which occurred between December 2008 and January 2009, that may affect you and your personal information. Even though we do not know whether your personal information has been misused, we want to notify you of this incident and the steps Pentel has taken to guard against identity fraud.

We have engaged Kroll Inc. to provide you with access to its ID TheftSmart™ service. This service includes:

- › **Active Credit idIntegrity Alerts.** When credit is applied for in your name, your alerts program gives creditors a direct line to your approval. You will receive an Instant Authorization call, at up to three phone numbers, seeking your approval before a new account is opened. Kroll is ready to assist you if you discover a fraudulent request. *Creation of an online account and registration required.*
- › **Enhanced Identity Theft Restoration.** Licensed Investigators who truly understand the problems surrounding identity theft will help restore your name and credit if either are found to be affected as a result of the above incident. The investigators do most of the work.

Pentel is offering this service at no cost to you for one (1) year. We urge you to read the enclosed information from Kroll about the safeguards now available to you.

To take advantage of the active credit alerts, sign up at www.idintegrityalerts.com. Please be prepared to provide the membership number included with this letter to use Kroll's encrypted and secure online services.

To safeguard yourself against identity theft or other unauthorized use of personal information, you can take some simple steps. First, we recommend that you remain vigilant over the next 12 months and review your credit card bills and credit report for any unauthorized activity. You should also promptly report any suspected identity theft or fraud to your local law enforcement agency, the U.S. Federal Trade Commission, your financial institution, and one of the three national consumer reporting agencies: Experian 1-888-397-3742; Equifax 1-800-685-1111; and TransUnion 1-877-322-8228. You have the right to obtain a police report if you are the victim of identity theft. You may wish to inform your credit card issuers and financial institutions of the incident as well.

In addition, you may contact the fraud departments of the three national consumer reporting agencies to discuss your options. You have the right to place security freeze on your consumer report. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent; however, please be aware that using a security freeze may delay your ability to obtain credit among other things. You may request that a security freeze be placed on your consumer report by sending a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail to the address below. The following information should be included when requesting a security freeze (please note that if you are requesting a credit report for your spouse or other dependent, this information should be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth

(month, day and year); (4) current address for the past two years; and (5) any applicable incident report or complaint with a law enforcement agency. The request should also include a copy of a government-issued identification card (such as a driver's license or military ID card) and a copy of a recent utility bill or blank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse or other dependent of a victim of identity theft, and you have submitted a valid police report relating to the identity theft to the consumer reporting agency.

Experian Security Freeze
P.O. Box 9554
Allen, Texas 75013
www.experian.com

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348
www.equifax.com

TransUnion
Fraud Victim Assistance Dept.
P.O. Box 6790
Fullerton, California 92834-6798
www.transunion.com

There are ways to obtain your consumer credit report without charge. Under federal law, you are entitled to one free copy of your consumer credit report from each of the three national consumer reporting agencies. You may request your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-FACTACT (1-877-322-8228). You may want to obtain copies of your consumer credit report to ensure the accuracy of the report information.

To learn more and to report incidents of identity theft, you can go to www.ftc.gov/credit, or www.consumer.gov/idtheft, or call 1-877-IDTHEFT (1-877-438-4338).

If you have any questions, wish to learn more about the services available to you, or believe you may have an identity theft issue, please call 1-800-XXX-XXXX between 8:00 a.m. and 5:00 p.m. (Central Time), Monday through Friday.

Again, we apologize for the inconvenience this incident may cause you.

Sincerely,

Isseki Nakayama
President
2715 Columbia Street
Torrance, CA 90503

ID TheftSmart™

Secure Processing Center | 123 Return Blvd | AnyCity, USA 12345

URGENT — Please Open Immediately.

Sam A. Sample
1234 Any Street
AnyCity, USA 12345-6789



U.S. State Notification Requirements

For residents of Hawaii, Iowa, Maryland, Michigan, North Carolina, Oregon, Vermont, Virginia, West Virginia, and Wyoming:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax

P.O. Box 740241
Atlanta, Georgia 30348
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 6790
Fullerton, CA 92834-6790
1-877-322-8228
www.transunion.com

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland:

You can obtain information from the Maryland Office of the Attorney General and the Federal Trade Commission about steps you can take to avoid identity theft.

Maryland Office of the Attorney General

Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft/

For residents of Massachusetts and West Virginia:

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft. You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

To place a security freeze on your credit report, you need to send a request to a consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.

Equifax Security Freeze

P.O. Box 105788
Atlanta, Georgia 30348
www.equifax.com

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion (FVAD)

P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

ID TheftSmart™

Quick, Correct Steps to Protect You

Your ID TheftSmart safeguards are designed to provide you the most comprehensive and effective identity theft detection, protection, and recovery services available.

When it comes to guiding people and companies through a security incident, ID TheftSmart has more experience than any other organization. We know what to do, who to call, and how to help. Using our thousands of hours of investigative work with consumers and decades of risk management, we've developed ID TheftSmart—a comprehensive series of safeguards to help protect you against identity theft.

If you have questions or feel you have an identity theft issue, call today and talk confidentially with a knowledgeable team member about your particular situation.

Restoration Service Exclusions

Legal Remedy. Any Stolen Identity Event where the victim is unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences.

Dishonest Acts. Any dishonest, criminal, malicious, or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed, or had knowledge of such acts.

Financial Loss. Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods, or services online, by phone, mail, or direct.

Pre-existing Stolen Identity Event Limitations. If either the victim had knowledge of, or reasonably should have had knowledge of, a pre-existing stolen identity event (not this one) based on information provided to them prior to enrollment in the program, such an event or the consequences caused by it are not covered.

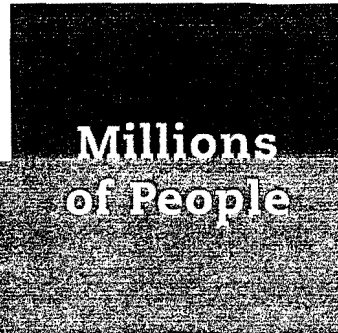
Business. A covered stolen identity event does not include the theft or unauthorized or illegal use of their business name, DBA, or any other method of identifying their business activity.

Minors. Minors are fundamentally excluded given that (a) credit reporting agencies do not knowingly maintain credit files on minor children, and (b) minor children are unable to execute the Limited Power of Attorney (LPOA) required for certain processes as described herein. However, Kroff agrees to try to resolve identity theft issues for participant-minors through the processes listed in the master agreement, with additional reasonable efforts to address the challenges of working with minors, and within the solutions available through existing legislation and established industry and organizational procedures.

ID TheftSmart™



Helping



Millions
of People



Safeguard
Threat
Identities

Enhanced Identity Theft Restoration

Restore Your Credit, Regain Your Peace of Mind

When it comes to guiding people and companies through a security incident, Kroll has more experience than any other organization. We provide full-service restoration, which means our experienced, Licensed Investigators do the bulk of the work on your behalf. And since one, dedicated investigator is assigned to your case, you won't have to explain your situation over and over again.

You now have easy access to the resources you need to fight back if you have been exposed to the threat of identity fraud. Our ID TheftSmart™ Licensed Investigators have thousands of hours of experience working in the laws, regulations, and investigative techniques used for credit and non-credit-related identity theft restoration.

You can rely on the expertise of this specialized team to help search out suspicious activity, and as necessary, fight back against the evolving tactics used by identity thieves.

Our in-depth investigations extend beyond credit issues, exploring:

- › Criminal data at federal and state levels;
- › State department of motor vehicles (DMV) records;
- › Public records, where liens or bankruptcies could surface;
- › Social Security tracing, for fraudulent address or status entries;
- › Certain 'watch lists' familiar to the security industry; and more.

idINTEGRITY alerts

Allow or Deny Access to Your Credit—Instantly

Someone is applying for credit in your name—is it you, or an identity thief? When the creditor looks at your credit report and finds the idIntegrity Alerts safe™ number on your file, it's easy for them to use idIntegrity Alerts to meet the requirement that they verify the request as valid.

idIntegrity Alerts helps keep you in control, wherever you are—it calls you at one of three designated phone numbers (such as home, cell, and work)—about a new credit application. To approve, simply enter your pre-selected 4-digit PIN and the request will be processed as usual. But if you did NOT initiate the credit application, press Star (*) and idIntegrity Alerts will *deny* the application and immediately connect you with a licensed fraud specialist.



A thief applies for a credit card using your stolen identity.



You get an Instant Authorization call from idINTEGRITY alerts.



You press "star" to prevent the account from being opened.

You have real-time identity authentication—24-hours a day, you can approve or deny the opening of a new account. With your phone, PIN, and Voice Key, creditors will know when it's you and when it's not.

Visit www.idintegrityalerts.com to begin using idIntegrity Alerts. Instructions are provided online.



If you feel you have an identity theft issue, call us today using the toll-free telephone number listed in the accompanying letter.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.

Help is only a phone call away.