



**WaMu Investments, Inc.**

WaMu Investments, Inc.  
PO Box 19399  
Irvine, CA 92623-9399  
1 800 888 0055 phone

April 30, 2009

Mr. Scott Schafer  
Assistant Attorney General  
Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108

Mr. Daniel Crane  
Undersecretary  
Office of Consumer Affairs and Business Regulation  
Ten Park Plaza, Suite 5170  
Boston, MA 02116

Dear Messrs. Schafer and Crane:

WaMu Investments, Inc. (the "Firm") is a broker/dealer affiliate of JPMorgan Chase Bank, N.A. that offers clients investment and insurance products. The Firm will notify 52 Massachusetts residents that during a review, we determined we were unable to locate certain documents from the years 2001 and 2006 containing some of their personal and financial information. The information included the individual's name, account number, address, estimated annual income and estimated net worth.

The Firm has searched extensively through files that may have contained the documents, both in our offices and at our offsite storage location and we believe that the documents have been misplaced. While we have, to date, been unable to locate these documents, we have no indication that the information has been or will be accessed or used inappropriately.

While we do not consider this matter as a "breach of security" under Massachusetts law, as a prudent business decision we notified our clients. Our letter, out of an abundance of caution, provided clients with information on how to obtain a free credit bureau report and on how they can protect themselves, including contact information for the credit bureaus to place a fraud alert or security freeze on their consumer reports.

Should you have any questions, please do not hesitate to contact me at (949) 442-5255.

Very Truly Yours,

Douglas F. Wilburn, SVP  
Chief Compliance Officer

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## Choy-Seymour, Shannon

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**From:** Shores, Serina [serina.shores@wamu.net]  
**Sent:** Tuesday, May 12, 2009 4:19 PM  
**To:** Choy-Seymour, Shannon (AGO)  
**Subject:** Re:Possible Security Breach  
**Attachments:** 3842 LCWMINV0409F-pdf.zip; Blotter incident 3842 LCWMINV0409F.pdf

Hello Shannon,

Per our telephone conversation earlier today, please find attached a copy of the letter we sent notifying affected Massachusetts' residents about the possible security breach.

Thanks,

Serina Shores, Assistant Vice President  
Compliance Manager  
Dispute Resolution and Analysis Group  
Compliance Department  
Legal Division

Chase Investment Services Corp.  
17875 Von Karman Avenue, Bldg A, 4th Floor  
Mailstop IRC4CMP  
Irvine, CA 92614  
949-442-5231-direct  
469-948-9063 - fax  
[serina.shores@wamu.net](mailto:serina.shores@wamu.net)

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5/12/2009

Date



**WaMu** Investments, Inc.

Sample A. Sample  
1234 Main Street  
Anytown, MA 12345

Dear Investor:

The security of your information is important to us and we strive to handle it with care and discretion at all times. We are writing to let you know that during a recent review, we determined that we are unable to locate certain files from the years 2001 and 2006. These files contained documents that have some of your personal and financial information, including your name, account number, address, tax bracket, investment horizon, risk tolerance, range of annual income, net worth, and liquid assets.

We have searched all the files in our offices and at our offsite storage location for these documents; unfortunately we have not been able to locate them. We believe the documents were misplaced and have no evidence to indicate that the information was used inappropriately.

Please accept our apology for any concern this may cause. We do not anticipate you having any issues related to this, however, as a precaution, we recommend that you take the following steps to protect yourself:

- **Monitor** your account statement and your credit reports carefully and often to confirm that there have been no unauthorized transactions made or new accounts opened in your name. Contact your other financial institution(s) immediately if there is unauthorized activity on your account or if any unauthorized accounts have been opened in your name.
- **Contact** one of the three credit bureau agencies to request that an initial free 90-day fraud alert be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will need to have their identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The contact information for the three bureaus is as follows:

Equifax  
(800) 525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)

Experian  
(888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

TransUnion  
(800) 680-7289  
Fraud Victim Assist. Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
[www.transunion.com](http://www.transunion.com)

(over, please)

- Visit the Federal Trade Commission (FTC) website at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You may also call 1-877-438-4338 to request a free copy. If you are a victim of Identity Theft, report it to the FTC.

In addition, Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. You may request that a security freeze be placed on your consumer report to one of the credit bureau agencies above, by using certified, overnight or regular mail. **Please note that using a security freeze may delay your ability to obtain credit.**

When requesting a security freeze, please be prepared to include the following information:

- Full name, with middle initial and any suffixes
- Social Security Number
- Date of birth (month, day and year)
- Current address and any previous addresses for the last five years
- Incident report/complaint with a law enforcement agency or Department of Motor Vehicles
- Copy of government issued identification card, such as a driver's license, state or military ID, showing your name and current address
- Copy of recent utility bill, bank or insurance statement, showing your name and current address
- Applicable fee. The reporting agency may charge a fee of up to \$5 to place or lift a security freeze, unless you are a victim/spouse of victim of identity theft and have submitted a valid police report to the reporting agency. You have the right to obtain a police report if you are the victim of identity theft.

Consumers are also entitled under federal law to get one free comprehensive disclosure of all the information in their credit files from each of the above three national credit bureaus once every 12 months. You may request your free annual credit report by visiting [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or calling (877) FACTACT (1-877-322-8228).

Again, we apologize for any concern. If you have any questions concerning this matter, please call the WaMu Investments Customer Service Center at 1-888-821-0226.

Sincerely,



Robert Cecilio  
President  
WaMu Investments, Inc.