



ECMC
GROUP

March 27, 2010

Office of the Maine Attorney General
Ms. Janet Mills
6 State House Station
Augusta, ME 04333

Dear Attorney General Mills:

This letter shall serve as our official notice to you, pursuant to Maine Rev. Stat. Title 10, §1348.5, regarding the data security incident described herein in the enclosed letter that was sent to the affected individuals.

At ECMC, we take very seriously the security of confidential information and regret any difficulties this incident may have caused the affected individuals.

Sincerely,

Richard J. Boyle, Jr.
President and CEO, ECMC Group

CONSUMER PROTECTION DIVISION
RECEIVED

MAR 29 2010

OFFICE OF ATTORNEY GENERAL

[name]
[address]
[Address]

RE: your account

Dear _____:

We at ECMC, a guarantor of federal student loans, regret to inform you of a recent data theft from our facility in Oakdale, MN that may affect you. We believe that information about your student loan, including your name, Social Security number, address, and date of birth was stolen, resulting in the potential loss of your personal information. We want to assure you that no savings, checking or credit card account numbers were included in the data theft. Since this incident we have enhanced our electronic and physical security protocol. We have also received further recommendations from an external security partner that are being reviewed by our incident response team and we are enhancing both security protocols.

What happened

On March 21, 2010, ECMC discovered and immediately reported the data theft to local authorities and is fully cooperating with local, state, and federal law enforcement agencies investigating the crime. Approximately 3.3 million individuals were affected by this theft. So far there is no indication that the information has been accessed, misused, or further disclosed.

What we are doing

ECMC has arranged with ConsumerInfo.com, Inc. an Experian company to provide you with up to 12 months of free Triple AlertSM coverage, a comprehensive three bureau credit monitoring membership to help protect your identity and credit. We strongly encourage you to go online and enroll in Experian's Triple AlertSM product immediately.

As soon as you enroll, Triple Alert can help identify potentially fraudulent use of your information as well as provide immediate assistance from a dedicated team of fraud resolution representatives should you ever need help, and identity theft insurance coverage.

What you should do

To sign up for Triple Alert online, visit the website listed below and enter your individual activation code.

Triple Alert Web Site: <http://partner.consumerinfo.com/ecmc>

Your Activation Code: [Activation Code]

You Must Enroll by: 8/1/2010

If you prefer, you may enroll via an Experian representative by calling toll-free at (888) 829-6549. When you call, you may also inquire about how to place a 90-day fraud alert at no charge. You must activate your membership by August 1, 2010, to obtain the full 12 months of service.

Additional Protections to Consider

You may want to consider additional steps to protect your identity and credit. For example, you may order a free credit report by visiting www.annualcreditreport.com, calling toll-free at 877-322-8228, or completing the Annual Report Request Form on the Federal Trade Commission's website at www.ftc.gov and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Once you receive your credit report, review it to make sure the report is accurate. Notify the credit bureaus immediately of any inaccuracies in your report.

Even if you do not find suspicious activity on your initial credit report, the Federal Trade Commission recommends that you check your credit report periodically. Stolen information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit report, or have reason to believe your information is being misused, call your local law enforcement and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission at www.ftc.gov/idtheft or at 1-877-ID-THEFT (877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations.