

Epiq Systems Inc
10300 SW Allen Blvd
Beaverton, OR 97005

Office of Attorney General
6 State House Station
Augusta, ME 04333

May 13, 2010

Dear Attorney General State of Maine,

This letter is to inform you of a privacy incident affecting 15 resident(s) of your state.

On February 19, 2010 Morgan Stanley learned of the loss of a computer hard drive that included copies of documents belonging to one of their clients, the former Guaranty Bank. Some of these documents contained information about account holders of Guaranty Bank, including name, address, Social Security number and account number.

We wanted to inform you of this privacy incident and make you aware that Morgan Stanley properly notified those whose information was compromised. In addition to the notification letter, Morgan Stanley is also providing a dedicated toll free number for members of the affected class to call with any questions they may have.

Enclosed is a copy of the notification letter. Please do not hesitate to contact us if you have any questions about this privacy incident or the assistance we have provided to Morgan Stanley.

Most sincerely,

Jeff Post
Project Manager
EPIQ Systems, Inc
503-350-5849
jeff.post@epiqsystems.com

Enclosure

CONSUMER PROTECTION DIVISION
RECEIVED

MAY 17 2010

OFFICE OF ATTORNEY GENERAL

Morgan Stanley

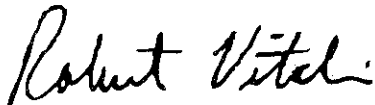
PO Box 3266
Portland, OR 97208-3266

I am writing to inform you that Morgan Stanley recently learned of the loss of a computer hard drive that included copies of documents belonging to one of our clients, the former Guaranty Bank. Some of these documents contained information about you as an account holder of Guaranty Bank, including your name, address, Social Security number and account number.

We have no reason to believe the loss was a result of criminal activity. However, as a precautionary matter, we recommend that you regularly review statements on all of your financial accounts and report any suspicious activity immediately. The enclosed materials provide details on steps you may wish to consider, including how to report any incident of identity theft to the Federal Trade Commission. You can also learn more about how to protect yourself from becoming a victim of identity theft by contacting the Federal Trade Commission at 1-877-IDTHEFT (438-4338) or www.ftc.gov/idtheft/.

Please be assured that we take the protection of your information very seriously and sincerely regret any inconvenience or concern caused by this incident. Please feel free to contact Morgan Stanley at 1-888-287-4047 should you have any questions regarding this matter.

Sincerely,



Robert Vitali, Managing Director
Chief Information Security Officer

Recommended Steps

Please Note: No one is allowed to place a fraud alert on your credit report except for you, please follow the instructions below to place the alert.

By immediately taking the following simple steps, you can help prevent your information from being misused.

1. Telephone: Contact 1-888-287-4047 to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record.

2. Review your credit reports. You can receive free credit reports by placing fraud alerts and through your credit monitoring. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items.

3. Place Fraud Alerts with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Agencies

Equifax Fraud Reporting
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian Fraud Reporting
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
(800) 680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

4. You can obtain additional information about the steps you can take to avoid identity theft from the following:

For Maryland Residents:

Office of the Attorney General of Maryland
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us/Consumer
Toll Free (888) 743-0023

For North Carolina Residents:

Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Toll Free (919) 716-6400

For all other US Residents:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
(877) IDTHEFT (438-4338)
TDD: (202) 326-2502