



June 14, 2010

The Honorable Janet T. Mills
Attorney General of Maine
6 State House Station
Augusta, ME 04333

William N. Lund
Superintendent
Maine Dept of Professional and Financial Regulation
35 State House Station
Augusta, Maine 04333

Re: Data Breach Notification

Dear Attorney General Mills and Superintendent Lund:

We are writing in accordance with your state's information security breach notification statute to inform you that we are notifying consumers, including one (1) resident of Maine, that personal information about them may have been viewed without authorization as a result of an unknown and unauthorized person, using fraud and deception, and gaining access to a Unifund user ID and password, which in turn allowed access to a third party's computerized database. The user ID and password were then used to perform searches that may have resulted in unauthorized access to consumer information.

We have referred this matter to the City of Blue Ash, Ohio, Police Department, which, in turn, has referred the matter to the Federal Bureau of Investigation. The FBI's investigation is ongoing and we are cooperating fully.

We anticipate that notice will be sent to potentially affected consumers by U.S. mail on or about June 14, 2010. A copy of the form notification letter is enclosed for your information. We are offering potentially affected consumers one year of free credit monitoring in connection with this matter.

If you have any questions regarding this matter please contact me via phone or email.

Sincerely,

A handwritten signature in black ink, appearing to read "Henry N. Thoman". The signature is fluid and cursive, with a long horizontal stroke at the end.

Henry N. Thoman
Vice President and Corporate Counsel
513.489.8877 x169
cell: 513.807.2086
fax: 513.247.2723
henry.thoman@unifund.com

CONSUMER PROTECTION DIVISION
RECEIVED

JUN 21 2010

OFFICE OF ATTORNEY GENERAL

Enclosure



DEMETRIC YOUNG
4845 HATCHER ST
DALLAS TX 75210-1461

June XX 2010

Dear DEMETRIC YOUNG:

Unifund CCR Partners ("Unifund") is contacting you to inform you of an incident on April 30, 2010 that may have led to the disclosure of some of your sensitive personal information. The incident involved an unknown and unauthorized person who used fraud and deception to inappropriately gain access to a Unifund user ID and password that allowed access to a third party's computerized database. Once logged into the third party's computerized database, this person performed searches on an address that was either your current or previous address. Because we did not conduct the search, we do not know exactly what information may have been disclosed, or the purpose of the searches. However, searches such as these through this computerized database could reveal a variety of personal information, including your name, Social Security number, date of birth, telephone number(s), other addresses, and the names of other individuals residing at those addresses.

Unifund became aware of the incident on May 4, 2010, and has been working diligently to determine who was responsible for the breach. We are working with the owner of the computerized database to obtain any relevant information and to avoid a repetition of this breach. Additionally, we filed a police report with the City of Blue Ash, Ohio, Police Department. The Blue Ash police referred the matter to the Federal Bureau of Investigation. The FBI's investigation is ongoing.

Out of an abundance of caution, in order to help you detect the possible misuse of your information, we are providing you with a free one-year membership in Triple Advantage[®] from ConsumerInfo.com, Inc., an Experian[®] company, to provide you with world-class credit monitoring capabilities and in-depth assistance in every aspect of identity theft protection including identity theft insurance*. Triple Advantage is completely free and enrolling in this program will not hurt your credit score.

First step: activate your complete credit monitoring product from Experian.

To activate your complimentary one year membership in Triple Advantage from Experian, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with Experian Customer Care representatives toll-free at (866) 252-0121.

Triple Advantage Web Site: <http://partner.consumerinfo.com/premium>

Your Activation Code: PC4GVDZTR

You Must Enroll By: Sep 30 2010

As soon as you enroll in your complimentary Triple Advantage membership, Experian will begin to monitor your credit reports from Experian, Equifax® and TransUnion® on a daily basis and notify you of key changes. This powerful tool will help you identify potentially fraudulent use of your information, and provide you with immediate assistance from a dedicated team of fraud resolution representatives should you ever need help.

Your complimentary 12-month Triple Advantage membership includes:

- A free copy of your Experian, Equifax and TransUnion credit reports.
- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity that you should be made aware of such as notification on new inquiries, newly opened accounts, delinquencies, public records or address changes.
- Unlimited, on-demand access to your Experian credit report and PlusScoreSM for the duration of your membership.
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident; contact credit grantors to dispute charges, close accounts if need be, and compile documents; and contact all relevant government agencies.
- \$25,000 in identity theft insurance coverage (\$10,000 for New York state residents) with zero deductible provided by Virginia Surety Company, Inc. for certain identity theft expenses*.

* Insurance coverage is not available in US overseas Commonwealth or Territories (i.e. Puerto Rico).

**Activate your membership today for immediate protection at <http://partner.consumerinfo.com/premium>
Or call (866) 252-0121 to register with this activation code: PC4GVDZTR**

Once your enrollment in Triple Advantage is complete, you should carefully review your credit reports for inaccurate or suspicious items. If you have questions about Triple Advantage, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care at (866) 252-0121.

Other Steps You Can Take

Review Your Credit Reports Carefully

When you receive your credit reports, please review them carefully. Look for inquiries you did not initiate, accounts you did not open and unexplained debts on the accounts you opened. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Contact information for the three national credit bureaus will be included with your report.

Check For Inaccuracies and Notify Credit Bureaus of Them

You also should check to see that information such as your most recent address(es), first and last names and middle initial are correct. Errors in this information can be warning signs of possible identity theft. You should notify the credit bureaus of all inaccuracies as soon as possible so the information can be investigated and, if found to be in error, corrected. Contact information for the three national credit bureaus will be included with your report.

Keep in mind, however, that inaccuracies in this information also may be due to simple mistakes. Nevertheless, if there are any inaccuracies in your reports, whether due to fraud or error, you should notify the credit bureaus as soon as possible so the information can be investigated and, if found to be in error, corrected.

Monitor Your Credit Report

You should continue to check your credit reports frequently for the next year, to make sure no new fraudulent activity has occurred. With the Triple Advantage credit monitoring service, all three of your national credit reports will be monitored on a daily basis and you will be notified if there are any important changes to your credit reports.

Report Errors and Suspicious Activity to Your Creditors As Soon As Possible.

If you have discovered errors or suspicious activity on your credit report, you should consider immediately contacting any credit card companies with whom you have an account and tell them that you have received this letter. You should make sure the address they have on file is your current address and that any charges on the account were made by you. If you have not already done so, you should consider adding a personal identification number, or PIN, to your credit accounts. This will serve as an additional tool to protect your account and help the credit card company ensure they are only processing changes authorized by you.

Place a Security Alert on Your Credit Reports

We recommend before requesting a security alert that you review all items on your credit reports for inaccuracies. Although a security alert service will warn potential creditors to take additional precautions when reviewing your credit records or applications for additional credit, be aware that it could take longer for you to obtain new credit. If you want to renew the security alerts, the three national credit bureaus will require you to contact each organization separately.

We apologize to you for any inconvenience this may cause. Should you have any questions regarding this matter, please do not hesitate to contact us at (888) 451-6559.

Sincerely,

A handwritten signature in black ink, appearing to read "Henry N. Thoman", with a long horizontal flourish extending to the right.

Henry N. Thoman
Vice President
Unifund Group Debt Investors