



February 16, 2010

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OFFICE OF THE ATTORNEY GENERAL  
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Dear Consumer Protection Division of the Attorney General's Office:

This letter is to inform you of a privacy incident affecting residents of your state. We have been hired by Spring Mill Partners, LLC to notify and provide identity theft protection to the population of persons whose personal information may have been compromised as the result of stolen laptop computers in an office burglary that occurred on February 3, 2010. There were a total of three affected residents of Maryland.

ID Experts and Spring Mill Partners wanted to inform you of this privacy incident and make you aware that Spring Mill Partners has secured robust protection for those who were affected. In addition to making sure that Spring Mill Partners properly notified those whose information was compromised, our company is also providing a one-year membership in our identity theft protection and restoration program. The service includes a dedicated toll free number for members of the affected class to call, 12 months of credit monitoring, as well as fraud restoration services and a \$20,000 insurance reimbursement component should anyone experience identity theft as a result of this incident. This membership is paid for entirely by Spring Mill Partners.

Our company has been providing identity theft services to individuals and organizations since 2003. We remain the industry leader in comprehensive data breach services. We also have a blanket purchase agreement from the General Services Administration (GSA), to provide independent risk analysis, and data breach remediation services to state or federal agencies in the event of a data breach. We have provided services for hundreds of data breaches and millions of victims in this time.

We have included a copy of the notification letter to provide you with more details about the incident itself as well as the service offering. Please do not hesitate to contact us if you have any questions about this privacy incident or the assistance we have provided to Spring Mill Partners.

Most sincerely,

*Christine Arevalo*

Christine Arevalo  
Director of Critical Incident Response

*Enclosure*

[Name]  
[Address]  
[City, State Zip]

<b>To Enroll, Please Call: 1-877-341-4585</b>
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Dear [Name],

On the evening of February 3, 2010, Spring Mill Partners experienced an office burglary and unfortunately some computer equipment was stolen. None of our paper files were disturbed during the burglary. This incident was reported to the Conshocken Police within two hours. The circumstances suggest that the motivation behind the theft was to obtain computer equipment and other electronic items, not client information or files.

The stolen computer equipment was password protected, and many of the software applications required the use of passwords to access the application and associated information. The user IDs and passwords associated with the stolen computers have been disabled.

We are informing all of our clients of this incident in an abundance of caution. There is no evidence to suggest that there has been any attempt to misuse any of our clients' personal information, but the burglar broke into a locked area of the office where paper copy files with personal information were kept, and the computers that were stolen had been used in our business to access and work with personal information. As a result, it is not possible to rule out risk to your personal information. We are sorry that the burglary of our office created this situation.

This letter is our effort to make sure that you are aware of the incident so that you can decide whether to take further steps, including accepting the services of ID Experts® which we are providing to you free of charge. Specifically, we have contracted with ID Experts to provide you with assistance during this time, along with a comprehensive membership to help protect your identity and help you resolve issues if your identity is compromised. They also will be available to answer questions. **We encourage you to register for this free identity theft protection service by calling 1-877-341-4585.**

**Please note the deadline to enroll is: March 22, 2010**

Your one year membership will include the following:

- **Fraud Resolution Representatives:** ID Experts will provide assistance if you suspect that your personal information is being misused. A recovery advocate will be assigned to your case, and they will work with you to help assess, stop, and reverse any fraudulent activity. If you suspect or discover suspicious activity, you should contact them immediately for assistance.
- **Credit Monitoring:** ID Experts will provide 12 months of credit monitoring that gives you unlimited access to your TransUnion credit report and score and will notify you by email of key changes in your TransUnion credit report. Credit monitoring is included as part of your ID Experts membership, but *you must activate it for it to be effective*. Detailed instructions for activating your credit monitoring are provided on the ID Experts member website which you may log into once you enroll.
- **Exclusive Educational Materials:** The ID Experts website includes a wealth of useful information, including instructive articles, a Protection Test that you can take, their very helpful ID Self-Defense Academy™ and a place where you can review and update your account. Their experts will keep you

up-to-date on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.

- **Insurance Reimbursement:** ID Experts will arrange \$20,000 of identity theft reimbursements for certain expenses that can be incurred when resolving an identity theft situation.

**To learn more about these services we encourage you to call ID Experts at 1-877-341-4585.**

Again, we are sorry that this situation has developed. At this time, there is no evidence that your information has been misused, but we encourage you to take full advantage of the ID Experts service offering. Representatives from ID Experts are available to assist with enrollment in the program Monday through Friday from 9 am-9 pm (Eastern Time) by calling 1-877-341-4585. They also are able to address any questions or concerns you may have regarding protection of your personal information. You will find additional instructions for enrollment on the enclosed Recommended Steps document.

We sincerely regret any inconvenience or concern that this matter may have caused you. We thank you in advance for your patience and understanding while we work together to protect your good name.

Very truly yours,

Russell T. Hauer, CPA, CFP®  
Spring Mill Partners, LLC

(Enclosure)

## Steps to Enroll with ID Experts®

**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 ID Experts at 1-877-341-4585 to gain additional information about this event and to talk with knowledgeable people about appropriate steps to take to protect your credit record. You will also have the option to enroll in the free identity theft protection services over the phone. Once you have completed your enrollment, you will receive a welcome letter either by mail or by email if you provide an email address when you sign up.**

This welcome letter will detail the components of your membership and it will also contain instructions for activating your credit monitoring. It will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information.

**2. Activate the credit monitoring** provided as part of your membership with ID Experts, which is paid for by Spring Mill Partners. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have access to a computer and the Internet to use this service.

The welcome letter you receive after enrolling will provide you with instructions and information to activate the credit monitoring portion of the service. If you need assistance, ID Experts will assist you. They can be reached at 1-877-341-4585. With credit monitoring, you will receive:

- Unlimited access to your TransUnion credit report and credit score for one year.
- Notification within 24 hours of critical changes to your credit report. You will quickly find out about changes, including potentially fraudulent activity such as new inquiries, new accounts, late payments, and more.

**3. 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](http://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.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop, and reverse the damage quickly.

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.

**4. 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. If you elect to participate in the credit monitoring as discussed above in #3, *please wait until after* you have activated the credit monitoring before placing any fraud alerts. 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](http://www.equifax.com)

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

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

**5. 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](http://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/](http://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](http://www.consumer.gov/idtheft)  
(877) IDTHEFT (438-4338)  
TDD: (202) 326-2502