

JAN 29 2009

December 23, 2008

NW REGIONAL OFFICE
CONSUMER PROTECTION

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54-4169

RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION

We are writing to inform you about a situation involving your personal information. We are investigating fraudulent activity as a result of unauthorized access to our system. Information such as your name, address, telephone number, date of birth, Social Security number, and financial account information may have been inappropriately accessed by an unauthorized person.

Our internal security professionals and outside experts are working with law enforcement authorities to investigate the situation. We are taking steps to help ensure that this type of event does not happen again.

What we are doing to protect your information:

We are offering you a complimentary one-year membership in PrivacyGuard®, a national subscription credit monitoring service that provides you with access to your credit reports and daily monitoring of your credit files from all three national consumer reporting agencies. To take advantage of this service, you must sign up by May 1, 2009.

You may enroll for your free one-year membership in PrivacyGuard® in one of three ways:

- 1) Sign up online at www.privacyguard.com/breachshield-021 and enter the requested information including your individual online Activation Code, which is 8223J5Z17AW91V9V.
- 2) Sign up by telephone using the automated system by dialing 1-800-632-7142 and enter your individual phone activation code when prompted, as follows: 60221700275. After you call, a package will be sent to you in approximately 7-10 business days with the information to request your credit reports and activate your credit monitoring. Live operators are available to process your request at the toll-free number listed above from 8 a.m. EST to 8 p.m. EST, Monday through Saturday.
- 3) To sign up via postal mail, please complete, sign, and mail the enclosed enrollment form.

What you can do to protect your information:

Attached to this letter is a list of steps you can take to help prevent identity theft. If we can assist you further, please call our toll-free number at 1-800-632-7142 from 8 a.m. EST to 8 p.m. EST, Monday through Saturday. You may also visit www.rbsworldpay.us for more information.

Sincerely,

Spencer Allen
Spencer Allen
Chief Operating Officer

PrivacyGuard® is a registered trademark of Affinion Publishing, LLC.

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▼ DETACH HERE ▼

PRIVACYGUARD®

Enrollment Form

- 1. Sign this form.
- 2. Enclose in an envelope and return to address below.
- 3. Attach appropriate postage and mail.

Please sign below.

X _____

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BOX 5561,

WE ENCOURAGE YOU TO TAKE THE FOLLOWING STEPS

- REMAIN VIGILANT FOR THE NEXT 12 TO 24 MONTHS.**
Carefully review your credit reports and bank, credit card, payment card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police immediately and file an identity theft report.
- ORDER YOUR FREE ANNUAL CREDIT REPORTS.**
To order your free annual credit reports, call toll-free 1-877-322-8228, visit www.annualcreditreport.com, or complete the Annual Credit Report Request Form online and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Hearing impaired consumers can access the TDD service at 1-877-730-4104. For your free annual credit reports, do not contact the three nationwide consumer reporting agencies individually; they provide this service only through www.annualcreditreport.com.
- WHEN YOU RECEIVE YOUR CREDIT REPORTS, REVIEW THEM CAREFULLY.**
Once you receive your credit reports, review them carefully. Please look for accounts you did not open or inquiries from creditors that you did not initiate. Verify that all the information is accurate. If you have questions or notice inaccurate information, please call the relevant consumer reporting agency at the telephone number listed on the report.
- PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE.**
A fraud alert notifies creditors that you may be the victim of fraud and tells them to contact you before opening any new accounts. To place a fraud alert on your file, please call any one of the three nationwide consumer reporting agencies listed below. By calling one consumer reporting agency, the other two will automatically be notified. They will place a fraud alert on your credit file and will also assist you in getting a free credit report from each of the three agencies. The initial fraud alert will last for 90 days. You may want to renew it after the first 90 days. If you have already filed an identity theft report with your local police department, you should place an extended fraud alert on your credit file. This extended fraud alert is a free service and is valid for 7 years.

Equifax
P.O. Box 105069
Atlanta, GA 30348-5069
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834
1-800-680-7289
www.transunion.com

- PLACE A SECURITY FREEZE ON YOUR CREDIT FILE.**
You may wish to place a security freeze on your credit file. A security freeze generally will prevent creditors from accessing your credit file at the three nationwide consumer reporting agencies without your consent. You can request a security freeze by contacting each of the three consumer reporting agencies at:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

The consumer reporting agencies may charge a reasonable fee to place a freeze on your account and may require that you provide proper identification prior to honoring your request.

- LEARN MORE ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF.**
The Federal Trade Commission has online guidance about the steps consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at www.ftc.gov/idtheft to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission.