

<b>EQUIFAX</b>	AUTHORIZATION CODE	

July \_\_\_\_, 2012

# Dear [insert name]:

We are writing to you because of a recent security incident which may have resulted in unauthorized access of your personal information.

On or about June 29, 2012 we received word from one of our customers that several of their employees had reported unauthorized charges on their credit cards. As you probably know, we are in the business of selling uniforms, apparel and related items. Many of these sales take place through "web stores" that are developed and hosted by a third party vendor on behalf of Mission Linen Supply. Although purchases made through these web stores are considered transactions with Mission Linen Supply, personally identifiable information that was provided by persons who purchased goods through the web stores was stored and maintained by this third party vendor and not by Mission Linen Supply.

As a result of some potentially unauthorized access to this vendor's file servers, Mission Linen Supply believes that your credit or debit card number, the expiration date and possibly your name and other credit card information were compromised. We have been diligently investigating this incident along with our third party vendor.

Since discovering this possible data breach incident, we immediately contacted our credit card processor and the third party vendor. We also immediately (1) directed the vendor to protect all personal information that might have been compromised; (2) began sending urgent emails to our customers alerting them of the possibility of compromise; (3) began an extensive internal investigation; (4) notified local law enforcement, including the U.S. Secret Service; and (5) notified our merchant bank of the suspected issue. Our third party vendor confirmed to us that credit card information was encrypted on its server, but we are still investigating how that encryption might have been broken. Going forward, the third party vendor will no longer be collecting or storing any credit card information at all. It will only be collected by a processor whose sole job is the secure collection and processing of credit card information.

To protect yourself from the possibility of unauthorized charges, if you have not already done so, we recommend that you contact your credit card issuer immediately by calling the toll-free number located on the back of your card or on your monthly statement, tell them you have received this letter, and ask them to cancel and reissue the card. You should tell your credit card issuer that your account may have been compromised and you should review all charges on your account for potentially fraudulent activity.

In addition to the cancellation of your credit card, please review the detailed instructions attached relating to fraud alerts and security freezes, as well as information on receiving and reviewing your credit reports.

#### **IMPORTANT INFORMATION:**

Mission Linen Supply has arranged with Equifax to provide you with credit monitoring for a year at no charge to you. Credit monitoring will provide you with an "early warning system" to changes to your credit file. The key features and benefits are as follows:

- Comprehensive credit file monitoring of all three credit reporting bureaus with daily notification of key changes to your credit files from any of the three credit agencies
- One 3-in-1 credit report
- Unlimited access to your Equifax Credit Report
- Live customer service agents available to 24-7 to provide personalized assistance and to assist you in understanding the contents of your Equifax credit information and in initiating investigations of inaccurate information

You will need to register for this free credit monitoring before \_\_\_\_\_\_\_, 2012. To take advantage of this officer, follow this simple verification and enrollment process:

- Visit: <a href="www.myservices.equifax.com/tri">www.myservices.equifax.com/tri</a> and follow the online instructions. All information is provided in a secure environment. Provide the following Activation Code \_\_\_\_\_\_ in the "enter the promotion code".
- To receive this product by US Mail: Please call Equifax toll free at 866-937-8432

We sincerely regret any inconvenience or concern that this matter may have caused you. Thank you for your patience and understanding while we have worked to protect your information.

If there is anything the Company can do to assist you, please call Kim Garden at (800) 944-5539.

Sincerely,

Karl Willig

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President and Chief Executive Officer



#### RECOMMENDED STEPS TO HELP PROTECT YOUR IDENTITY

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.

# 1. Request and review credit reports

As a precautionary measure, **we recommend that you remain vigilant** by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained and request that the card or account be closed. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement

authorities, your state attorney general, and/or the Federal Trade Commission (FTC). FOR MASSACHUSETTS RESIDENTS: We are also required to inform you that you have the right to obtain a police report regarding the breach.

To file a complaint with the FTC, go to <a href="www.ftc.gov/idtheft">www.ftc.gov/idtheft</a> or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <a href="http://www.annualcreditreport.com">http://www.annualcreditreport.com</a>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report is provided below:

Equifax	Experian	TransUnion
(800) 685-1111	(888) 397-3742	(800) 916-8800
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 9532	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate, and look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number provided on the report. When you review your credit card statements, look for charges you did not authorize and report these to your credit card issuer for investigation.

If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Obtain a copy of the police report as you may need to give copies of the police report to creditors to clear up your records.

Even if you do not find signs of fraudulent activity on your reports, we recommend that you check your credit report every three months for the next year. To do so, just call one of the numbers above to order your reports and keep the fraud alert in place.

# 2. Place Fraud Alerts

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. For this reason, placing a fraud alert can protect you, but it also may delay you when you seek to obtain credit. To place a fraud alert on your credit report, contact any of the three credit reporting agencies using the contact information below:

Equifax Fraud Reporting (800) 525-6285	Experian Fraud Reporting (888) 397-3742	TransUnion Fraud Reporting (800) 680-7289
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 9532	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834

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 report, free of charge, for your review.

### 3. Security Freeze

In some US states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. Additionally, if you request a security freeze from a credit reporting agency, there may be a fee of up to \$5.00 to place, lift, or remove the security freeze. If you are a victim of identity theft (or spouse of a victim) and have filed a report with your local law enforcement agency and have obtained a valid police report or submitted an ID Complaint Form with the Federal Trade Commission, there is no charge to place the freeze.

In order to request a security freeze you will need to provide the following information:

- Your full name (including middle initial, as well as Jr., Sr., II, III, etc.)
- Social Security number
- Date of birth



- If you have moved in the past five (5) years, provide the addresses where you have lived over the past five (5) years
- Proof of current address, such as a current utility bill or telephone bill
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft
- If you are not a victim of identity theft, include payment by check, money order or credit card. Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removing or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report or to remove the security freeze, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report, or the specific period of time you want the credit report available. This cannot be done by telephone. The credit reporting agencies have three (3) business days after receiving your request to either remove or lift the security freeze.

**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 Telephone: 1-888-743-0023

For all other US Residents

**Identity Theft Clearinghouse** Federal Trade Commission 600 Pennsylvania Ave., NW Washington, DC 20580 (877)- IDTHEFT (438-4338) TDD: 1-202-326-2502

For North Carolina Residents

Office of the Attorney General 9001 Mail Service Center Raleigh, NC 27699-9001

www.ncdoj.com

Telephone: 1-919-716-6400