

IndyMac Resources, Inc.
1601 Bryan Street, Suite 30133
Dallas, TX 75201

Dear [ADDRESSEE]:

Promotion Code: #####

The purpose of this letter is to notify you that your personally identifiable information (PII) was recently found in a little-known location on a public web server along with data for a group of employees of the failed IndyMac Bank, F.S.B. (in receivership since July 11, 2008), and its subsidiary, IndyMac Resources, Inc.

From what we have been able to find out since learning of this matter, it appears the PII was placed on the web server by an employee of a contractor for IndyMac Bank, F.S.B. that had been retained in 2004 to perform pension benefits analysis relating to employees of IndyMac Resources, Inc. and IndyMac Bank, F.S.B. The data was found by a security company that searches the web looking for this kind of data. The data has since been removed from the public web server.

We believe that the information may have been publicly accessible via the Internet as early as January 2007 and as recently as December 2011. The information posted included name, Social Security Number, birth date, earnings, hire date, and certain other employment-related information for employees from January 1, 1999, to January 1, 2005.

IndyMac Resources, Inc. as well as the receiver for IndyMac Bank, F.S.B. regret this mistaken disclosure by a contractor's employee. There are important steps you can take to protect yourself from identity theft. We have attached a listing of resources that are available, including contact information for each of the three credit reporting agencies and identity theft information from the Federal Trade Commission. We encourage you to review this information carefully, order your free credit report, and review it for suspicious activity.

In addition, we have arranged for Equifax to provide you two years of credit monitoring services at no cost to you. We encourage you to take advantage of this no-cost opportunity to monitor your personal data. If you wish to take advantage of this service, enrollment instructions are included in the attachment.

We deeply regret any inconvenience this may cause you. We will continue to monitor this situation and will provide further information as necessary. If you have any questions, please contact the hotline we have established for this purpose, 1-800-405-1604.

Sincerely,

IndyMac Resources, Inc.

Attachment: Identify Theft Protection Resources & Equifax Credit Monitoring Instructions

Attachment

Identify Theft Protection Resources

One of the most important things consumers can do to protect themselves from identify theft is to request and review the free credit reports to which they are entitled each year so as to identify suspicious activity. Federal legislation grants all consumers the right to obtain annually a credit report, free of charge, from each of the three credit reporting agencies. The three agencies have set up a central website – www.annualcreditreport.com – and central toll-free telephone number – 1-877-322-8228.

Equifax:
P.O. Box 740241
Atlanta, GA 30374
Or call:
1-877-478-7625
Online at:
www.equifax.com

Experian:
P.O. Box 2002
Allen, TX 75013
Or call:
1-888-397-3742
Online at:
www.experian.com

TransUnion:
P.O. Box 6790
Fullerton, CA 92834
Or call:
1-800-680-7289
Online at:
www.transunion.com

If you discover information related to any fraudulent activity, you should contact the issuing credit reporting agency and the creditor and ask that the information be deleted. You should also report suspicious activity to your local police or sheriff's office and file a report of identity theft.

Even if no suspicious activity is identified, to protect yourself, you may wish to place a free fraud alert on your credit files. A fraud alert is a consumer statement added to your credit report that alerts creditors that you may be a fraud victim and requesting that they contact you prior to establishing any accounts in your name. To place a fraud alert, simply call any one of the three credit reporting agencies at the numbers given above. This will let you automatically place fraud alerts with all of the agencies, and you will then receive confirming letters from all of them.

We also encourage you to review your bank account and other statements carefully and report any suspicious activity to the institution issuing them.

For additional information on identity theft, you may visit the Federal Trade Commission (FTC) website at www.ftc.gov/idtheft or write FTC, Consumer Response Center, Room H-130, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. We also encourage you to report any actual incident of identity theft to the FTC at www.ftc.gov/idtheft or at 1-877-438-4338.

Equifax Credit Monitoring Enrollment Instructions

As mentioned in the cover letter, we have arranged for Equifax to provide two years of their Equifax Credit Watch Gold™ with 3-in-1 Monitoring service at no cost to you. If you decide to enroll, Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below –

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality (available online only)

How to Enroll

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

1. Register: Complete the form with your contact information (name, gender, address, date of birth, Social Security Number and telephone number) and click the “Continue” button. Complete the form with your email address, create a User Name and Password, enter the Promotion Code that is at the top of the first page of this letter. The Promotion Code eliminates the need to provide a credit card number for payment. Then click the “Accept Terms & Continue” button. All of the information that you enter is in a secured environment.
2. Verify ID: The system will then ask you to answer up to four security questions. The questions and answers support the Equifax Identity Verification Process. Please answer the questions and then click the “Submit Order” button.
3. Order Confirmation: This page shows you your order. Please click the “View my Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code as provided at the top of the first page of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age).