



4530 Conference Way S.  
Boca Raton, FL 33431

<<Firstname>> <<Middlename>> <<Lastname>>

<<Date>> (Format: Month Day, Year)

<<Address1>>

<<Address2>>

<<City>>, <<Stateprovince>> <<Postalcode>>

<<Intelligent Mail Barcode>>

### Subject: Security Incident

Dear <<Firstname>> <<Middlename>> <<Lastname>>,

We are writing to tell you about a data security incident that may have exposed a limited amount of your personal information.

We take the protection and proper use of information very seriously. We are contacting you directly to let you know how we are protecting you personally and how we are strengthening our security.

### What Happened?

TLO is a data solutions provider, providing investigative and risk management tools to law enforcement, government agencies and private-sector organizations for due diligence, threat assessment, identity authentication, fraud prevention and detection, legislative compliance, and debt recovery purposes. On January 15, 2013, we discovered potential fraudulent access to our system. The individual accessed a limited set of information which may have included information about you, including your name, Social Security number and/or driver's license number, through what we now believe was a fraudulent account. There was limited access to information beginning in August of 2012, with the majority of access through this account occurring in January, 2013. Upon discovering the fraudulent access, we immediately terminated access and we worked with law enforcement to identify and locate the individual. Law enforcement asked that we delay our notification to you so as not to interfere with their investigation. The individual has been arrested and his operation has been shut down. To date, no misuse of information has been reported to us or, to our knowledge, law enforcement. Law enforcement has lifted its hold request, which is why we are notifying you at this time.

### Next Steps



Your membership number is: <<MEMBERSHIPNUMBER>>



**1. Go to [www.idintegrity.com](http://www.idintegrity.com) to start your credit monitoring**

Please be prepared to provide your membership number. Instructions are provided online.



If you would prefer to receive your alerts through the mail instead of online, fill out the enclosed *Consumer Credit Report and Credit Monitoring Authorization Form* and return it in the enclosed postage-paid envelope.



**2. Call 1-866-???-Krlh if you need help or have questions**

8 a.m. to 5 p.m. (Central Time), Monday through Friday  
Kroll representatives are ready to help you.

## What Are We Doing To Protect You?

We have taken and are taking appropriate measures to enhance our information security program to further safeguard against a breach of data security in the future. In addition, we have secured the services of Kroll Advisory Solutions to provide **identity theft safeguards at no cost to you through its ID TheftSmart™ program**. Kroll Advisory Solutions is a global leader in risk mitigation and response, and their team has extensive experience when it comes to helping people who have sustained an unintentional exposure of confidential data.

Your identity theft safeguards include **Continuous Credit Monitoring** and **Enhanced Identity Theft Consultation and Restoration**. Instructions on how to receive your services are on the previous page.

TLO is providing you with access to the following services from Kroll Advisory Solutions, at no cost to you. *Please note that in order to activate the following services you will need to follow the instructions in the "Next Steps" box on the first page of this letter.*

**Continuous Credit Monitoring.** We are providing you with no-cost access to Kroll's credit monitoring service for 12 months from the date of this letter. Once activated, you will receive alerts whenever there are certain changes in your credit file that could indicate an issue.

**Enhanced Identity Theft Consultation and Restoration.** Licensed Investigators, who truly understand the problems surrounding identity theft, are available to listen, to answer your questions, and to offer their expertise regarding any concerns you may have. And should your name and credit be affected by this incident, your investigator will help restore your identity to pre-theft status.

To receive credit monitoring, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

## What Should You Do If You Have Any Questions Or Feel You Have An Identity Theft Issue?

Call **1-866-???-Krlh**, 8 a.m. to 5 p.m. (Central Time), Monday through Friday. Kroll's Licensed Investigators are standing by to answer your questions or help you with concerns you may have. *Please have your membership number ready.*

Additionally, The Federal Trade Commission (FTC) offers consumers assistance and education materials relating to identity theft, privacy issues, and security freezes. The FTC may be contacted at:

### **Federal Trade Commission**

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, D.C. 20580  
(877) 438-4338  
[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)

We deeply regret that this has happened. We trust that the quality and reliability of the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

Jaime Brightly  
Compliance Specialist

**P.S.** Remember, safeguards for your personal data security are available at no cost to you. To enroll:

1. Go to **[www.idintegrity.com](http://www.idintegrity.com)** to activate your credit monitoring.
3. **Call 1-866-???-Krlh** if you have an identity theft issue or if you have any questions. Kroll's licensed investigators are ready to help you.

# State Notification Requirements

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## All States.

You may obtain a copy of your credit report or request information on how to place a fraud alert or security freeze by contacting any of the national credit bureaus below. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

### Equifax

P.O. Box 740241  
Atlanta, Georgia 30374  
1-800-525-6285  
www.equifax.com

### Experian

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

### TransUnion

P.O. Box 2000  
Chester, PA 19022  
1-800-888-4213  
www.transunion.com

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## For residents of Iowa, Maryland, Michigan, Missouri, North Carolina, Oregon, and West Virginia.

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account.

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## For residents of Iowa.

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

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## For residents of Oregon.

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

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## For residents of Illinois, Maryland and North Carolina.

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about steps you can take toward preventing identity theft.

### Maryland Office of the Attorney General

Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
www.oag.state.md.us

### North Carolina Office of the Attorney General

Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226  
www.ncdoj.com

### Federal Trade Commission Consumer Response Center

600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
www.ftc.gov/bcp/edu/microsites/idtheft/

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## For residents of Massachusetts.

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

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## For residents of Massachusetts and West Virginia.

You also have the right to place a security freeze on your credit report by contacting any of the credit bureaus listed at the top of this page. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line or a written request. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$5.00 to place a freeze or lift or remove a freeze and free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency.