ATKINSON, ANDELSON, LOYA, RUUD & ROMO C/O ID Experts PO Box 6336 Portland, OR 97228-6336

<mail id>>
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</City>>></State>></Zip>>



### Dear <<Name>>:

We are writing to inform you of an incident involving the theft of a laptop computer owned by an attorney from our law firm that may have contained some of your personal information. We want you to know what happened in this incident, the steps we are taking to protect you, to provide you with additional information that we hope you will find helpful, and contact information should you have any questions.

### What Happened?

On April 23, 2015, a personal laptop belonging to a member of our law firm was stolen while the attorney was a passenger on the MTS Trolley in downtown San Diego. The theft was reported on April 24, 2015 to the San Diego police department. The report was taken by Officer Ruvido, ID No. 5509 and was assigned Case No. 15-017392. We have been working with law enforcement but, to date, they have been unable to locate the stolen laptop computer.

Our firm began an internal investigation to determine what information was contained on that laptop. Working with outside computer forensic experts, we have confirmed that the laptop may have contained confidential information. We believe based on that investigation that the laptop contained personally identifiable information, including names, addresses, telephone numbers and social security numbers. The laptop did not contain driver's license numbers but may have contained certain financial information and/or medical records of individuals. We have no reason to believe that the laptop was stolen for the information it contained. We also have no information indicating that this information has been accessed or used in any way.

## What We Are Doing to Protect You?

Please know that we are taking the necessary steps to ensure that an event like this does not occur again. However, as a precaution, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare. ID Experts fully managed recovery services will include: 12 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and complete access to their fraud resolution representatives. With this protection, ID Experts will help you resolve issues if your identity is compromised. We encourage you to contact ID Experts with any questions and to enroll in the free services by calling 877-341-4604 or going to www.idexpertscorp.com/protect. ID Experts is available Monday through Friday from 6 am - 6 p.m. Pacific Time. Please note the deadline to enroll is October 22, 2015.

We encourage you to take full advantage of this service offering. Representatives from ID Experts have been fully versed on the incident and can answer questions or concerns you may have regarding the protection of your personal information.

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the following access code when calling or enrolling on the website, so please do not discard this letter.

## **Your Access Code: [12345678]**

Again, while there is no evidence of any attempt to misuse your personal information, we believe it is important to notify you. We are also notifying the California Attorney General as required by law. However, in all cases, your name and all other personal information will be kept confidential.

### **Additional Information**

Because your social security number and/or medical records were involved, we recommend that you consider taking the following additional steps. We recommend that you consider placing a fraud alert on your credit files by calling just one of the three credit reporting agencies at the numbers listed below:

Experian 1-888-397-3742

Equifax 1-800-525-6285

TransUnion 1-800-680-7289

A fraud alert requires potential creditors to use what the law refers to as "reasonable policies and procedures" to verify your identity before issuing credit in your name. A fraud alert lasts for 90 days. Just call one of the three credit reporting agencies at the number below. This will let you automatically place an alert with all of the agencies. You will receive letters from all three agencies to confirm the fraud alert and let you know how to get a free copy of your credit report from each. However, be aware that while a fraud alert can protect you, it may also delay your ability to obtain credit.

When you receive your credit reports, please look them over carefully. Please look for accounts that you did not open. Please look for inquiries from creditors that you did not initiate. And, please look for personal information, such as home address or social security number, which is not accurate. If you see anything that you do not understand, then please call that credit reporting agency at the telephone number on the report.

If you do find suspicious activity on your credit reports, then please call your local police or sheriff's office and file a report of identity theft. Then, please obtain a copy of that report because you may need to give copies of the report to creditor to clear your record.

Even if you do not find signs of fraud on your reports, we recommend that you check your credit reports periodically. You can keep the fraud alert in place by calling again after 90 days. For more information on identity theft, we suggest that you visit the California Office of Privacy Protection's website at www.privacy.ca.gov.

[For those whose medical data was involved: Because your medical records were involved, we recommend that you regularly review your explanation of benefits statement that you receive from your medical insurer. If you see any service that you believe that you did not receive, then please contact your medical insurer at the contact number on your statement. If you do not receive regular explanation of benefits statements, then please contact your medical insurer or plan provider and request them to send you such statements following the provision of services in your name or number.

You may also want to order copies of your credit scores from one or all of the three agencies listed above and check for any medical bills that you do not recognize. If you find anything suspicious, then please contact the credit reporting agency at the telephone number on the report. You may also want to request a copy of all medical bills from your provider to search for any unrecognizable charges or services.]

# Please keep a copy of this notice for your records in case of future problems with your credit [or medical records].

We regret any inconvenience or concern that this matter may cause you. For ease of reference, attached to this letter is a two-page document entitled "Recommended Steps to Help Protect Your Information." Please keep this reference as a guide for the steps and procedures for you to take in response to this incident. Please call 877-341-4604 for assistance or for any additional questions you may have. Should you have any questions of me, I can be reached at (562) 653-3200.

Very truly yours,

ATKINSON, ANDELSON, LOYA, RUUD & ROMO

James H. Palmer General Counsel

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JHP:pyk Enclosure

## **Recommended Steps to Help Protect Your Information**

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

- 1. Website and Enrollment. Go to www.idexpertscorp.com/protect and follow the instructions for enrollment using your Access Code provided above. Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter 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 Atkinson, Andelson, Loya, Ruud & Romo. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, ID Experts will be able to assist you.
- 3. Telephone. Contact ID Experts at 877-341-4604 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. 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 or call 1-877-322-8228. 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 Expert 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. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

#### **Credit Bureaus**

Equifax Fraud Reporting
1-800-525-6285
1-888-397-3742
1-800-680-7289
P.O. Box 740241
P.O. Box 9554
Atlanta, GA 30374-0241
P.O. Box 9554
Allen, TX 75013
P.O. Box 2000
Www.alerts.equifax.com
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.

- **6. Security Freeze.** By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting agency. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.
- **7. You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them

## For California Residents:

Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft

## For all other US Residents:

Identity Theft Clearinghouse Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 www.consumer.gov/idtheft 1-877-IDTHEFT (438-4338) TDD: 1-202-326-2502

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