

November 20, 2013

*Via Electronic Transmission*

To Whom It May Concern:

I am writing to you on behalf of Kroll Background America, Inc. to notify you of an incident that resulted in an unauthorized acquisition of personal information of 548 of your state's residents. In September, 2013, Kroll Background America learned that it was one of several victims of a criminal cyberattack. A portion of Kroll Background America's computer network was the target of an intrusion between June and September of 2013. Upon learning of this intrusion, we promptly notified law enforcement authorities and took immediate steps to investigate the information that may have been accessed and the extent of any possible compromise of your state's residents' information. In late October of 2013, we determined that personally identifiable information of your state's residents may have been accessed.

The investigation indicates that the incident resulted in unauthorized acquisition of certain individuals' names, and in some instances their dates of birth, addresses, and social security numbers. Kroll Background America is in the process of notifying the individuals, using the form of notification letter attached as Exhibit A. In addition, as reflected in the notification letter, we have arranged to provide through Kroll Advisory Services identity theft protection, at no charge, to all individuals whose social security number was compromised. This mailing is in the process of being implemented.

We continue to cooperate with relevant federal law enforcement agencies as they work to identify the parties responsible for these criminal attacks. We also intend to continue our ongoing efforts to enhance our information security policies and procedures in light of this incident to help minimize the risk of such incidents to personal information in the future.

If you have any questions, please feel free to contact Gregg Freeman at [gfreeman@hireright.com](mailto:gfreeman@hireright.com) or 949-428-5833.

Sincerely,

Jenifer DeLoach  
General Manager, Americas,  
Kroll Background America, Inc.

Kroll Background America, Inc.  
100 Centerview Drive, Suite 300  
Nashville, Tennessee 37214

## Kroll Background America, Inc.

[Consumer Name and Address]

[Date]

Dear [Consumer Name],

Kroll Background America, Inc. ("KBA" or "we"), an employment background screening provider, recently learned that it was one of several victims in a criminal cyber attack. We are writing to let you know that an incident may have involved some of your personal information.

Upon learning of the incident, KBA promptly notified law enforcement authorities and took immediate steps to investigate the information that may have been accessed and the extent of any possible compromise of your information. We continue to cooperate with federal law enforcement agencies as they work to identify the parties responsible for these criminal attacks. We are also devoting our resources to our ongoing efforts to enhance our information security policies and procedures in light of this incident to minimize the risk of such incidents in the future.

Although KBA is still investigating the incident, we have reason to believe the information accessed included your [Consumer Information].

At this time, we have no evidence that any personal information has been misused, or that any financial information was compromised. We are notifying you, however, so that you can take steps to help protect your information from unauthorized use, such as the steps detailed in the enclosed reference guide. We urge you to be vigilant about monitoring unauthorized account activity and to alert your bank and/or account issuers who may be able to impose additional security measures. KBA is also working with Kroll Advisory Solutions to provide you with services at no cost to you to help you safeguard your identity, including consultation and restoration services in the event of a potential identity theft.

### What Are We Doing To Protect You?

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll Advisory Solutions to provide identity theft safeguards at no cost to you for one (1) year 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. For instructions on how to receive your services, please reference the "Next Steps" box on the second page of this letter.

If you have any questions, please call **1-877-451-9366**, 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.

We sincerely apologize for any inconvenience this incident may cause you.

Sincerely,

Kroll Background America

#### Next Steps



**Your membership number is:**



**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 Services Authorization Form* and return it in the enclosed postage-paid envelope.



**2. Call 1-877-451-9366 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.

## Reference Guide

To protect against possible identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, to monitor your credit reports and to consider these additional steps:

**Security Freeze.** Some state laws allow you to place a security freeze on your credit reports. This would prohibit a credit reporting agency from releasing any information from your credit report without your written permission. You should be aware, however, 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. The specific costs and procedures for placing a security freeze vary by state law, but this reference guide provides general information. You can find additional information at the websites of any of the three credit reporting agencies listed below.

If you believe that you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it will not charge you to place, lift or remove a security freeze on your credit reports. In all other cases, a credit reporting agency may charge you up to \$5.00 (and in some cases, up to \$20.00) each time you place, temporarily lift, or permanently remove a security freeze.

Requirements vary by state, but generally to place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies noted below, which must include the following information: (1) Full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security Number; (3) Date of birth; (4) Addresses for the prior five years; (5) Proof of current address; (6) A legible copy of a government issued identification card; (7) A copy of any relevant police report, investigative report, or complaint to a law enforcement agency concerning identity theft and (8) If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash though the mail.

### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, Georgia 30348  
877-478-7625  
www.equifax.com

### **Experian Security Freeze**

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

### **TransUnion Fraud Victim Assistance Division**

P.O. Box 6790  
Fullerton, California  
92834-6790  
800-680-7289  
www.transunion.com

**Free Credit Reports.** To order a free copy of your credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at [www.ftc.gov](http://www.ftc.gov) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

**Fraud Alerts.** To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert alerts you of an attempt by an unauthorized person to open a new credit account in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a free fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus. You can also place a fraud alert on your credit report online at the websites listed below for Equifax and Experian and via email for TransUnion at [fvad@transunion.com](mailto:fvad@transunion.com).

**Equifax**

P.O. Box 105069  
Atlanta, Georgia 30348-5069  
800-525-6285  
[www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)

**Experian**

P.O. Box 1017  
Allen, Texas 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion Fraud Victim Assistance Division**

P.O. Box 6790  
Fullerton, California 92834-6790  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Police Report.** If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, contact your local law enforcement authorities immediately and file a police report. You have the right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

**Consulting the FTC.** In addition to your state Attorney General, you can contact the FTC to learn more about how to protect yourself from identity theft:

**Federal Trade Commission**

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-IDTHEFT (438-4338)  
[www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)

# 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  
1-800-685-1111  
www.equifax.com

### Experian

P.O. Box 2104  
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.

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.