



Processing Center • P.O. Box 3825 • Suwanee, GA 30024

October 28, 2013



John Q Sample  
123 Main Street  
Anytown, US 12345

Dear John Q Sample,

We are writing to inform you of an incident that may have involved your personal information. Dun & Bradstreet (D&B), a provider of business information, recently learned that it was one of several victims of a criminal cyberattack.

Based on our investigation of the incident to date, we believe the attack primarily occurred during a fifteen (15) day period in March and April 2013 and potentially resulted in unauthorized access to our environment, including one of our commercial information databases. The potentially exposed information is generally available from public sources. In some circumstances this information may have included certain personal information provided in a business context. This letter has not been delayed by a law enforcement investigation.

D&B is actively investigating the matter and is working with law enforcement. We have identified you as one of the individuals whose personal information may be at risk. Based on the facts known to the company at this time, the personal information in the database included your name and a business identification number that may have also been your social security number.

We have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

- AllClear SECURE: The team at AllClear ID is ready and standing by if you need help protecting your identity. You are automatically eligible to use this service - there is no action required on your part. If a problem arises, simply call AllClear ID and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. AllClear ID maintains an A+ rating at the Better Business Bureau.
- AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign-up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by mail with the enclosed mail-in registration form, or by phone by calling AllClear ID using the redemption code. Please note: Additional steps may be



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required by you in order to activate your phone alerts and monitoring options. Mailed registrations may take up to ten (10) business days before the registration is received and you are able to log in to your account.

We have also advised the three major U.S. consumer credit reporting agencies, Equifax, Experian and TransUnion, about this incident.

If you have any other questions regarding this incident or if you desire further information or assistance, please email [support@allclearid.com](mailto:support@allclearid.com) or call (855) 731-6015 between 8 a.m. and 8 p.m. Central Time, Monday through Saturday.

D&B is devoting all resources necessary to investigate this matter and respond to the incident. We believe that this incident is contained and we are continually enhancing our security procedures and safeguards, as appropriate. We greatly appreciate your understanding and sincerely regret any inconvenience or concern caused by this incident.

Dun & Bradstreet

## Reference Guide

**How to Enroll in AllClear ID** No enrollment is necessary to take advantage of AllClear SECURE Coverage. If you suspect you are a victim of identity theft, call AllClear ID at (855) 731-6015. AllClear ID will do the work to help recover financial losses and restore your credit report. You are covered from the date of this letter for the next twelve (12) months.

You are also invited to sign up for AllClear ID PRO at any time during your coverage period. This optional service provides Credit Monitoring and Identity Theft Insurance. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by mail with the enclosed mail-in registration form, or by phone by calling (855) 731-6015 using the redemption code: 9999999999.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your consumer credit reports and account statements.

**Order Your Free Credit Report** To order your free annual consumer 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 consumer credit bureaus provide free annual consumer credit reports only through the website, toll-free number or request form.

Upon receiving your consumer credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the consumer credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in 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 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 consumer credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

**Contact the U.S. Federal Trade Commission** If you detect any unauthorized transactions in any of your personal financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.



You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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/)

**Place a Fraud Alert on Your Credit File** To protect yourself from possible identity theft, consider placing a fraud alert on your personal credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a consumer credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your personal credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three consumer credit bureaus.

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	877-478-7625	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

**Credit Freezes** You may have the right to put a credit freeze, also known as a security freeze, on your consumer credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential consumer credit grantors from accessing your consumer credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your consumer credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain consumer credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each consumer credit reporting company. Unlike a fraud alert,

you must separately place a credit freeze on your personal credit file at each consumer credit bureau. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major consumer credit bureaus at the numbers above to obtain more information.

