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CHAPMAN
 UNIVERSITY
 SYSTEM

Information Systems & Technology
 One University Drive
 Orange, CA 92866



April 12, 2013

Dear :

On February 27, 2013 Chapman University officials learned that certain electronic documents containing personal information could have been viewed by authenticated users of the Chapman University system. These documents were never available to the general public, and only authenticated users of the on-campus network who were logged into the system could have accessed them. As a precautionary measure you are being notified of this matter.

The university's Department of Information Systems and Technology discovered this vulnerability during standard security testing and the documents were immediately blocked from access by unauthorized users. Some of these documents contained names, social security numbers, student identification numbers and dates of birth.

We are notifying you of this incident because you are one of the individuals whose personal information was included in these documents. While we have no evidence that an unauthorized individual accessed your personal data, we are notifying you so you can be especially alert to any signs of possible misuse of your personal identity. We want to make you aware of steps you can take to guard against identity theft or fraud. Please review the enclosed Information about Identity Theft Protection, including information about how to place a fraud alert on your consumer credit file. Additional information about identify theft can be obtained from the California Office of Privacy Protection at <http://www.privacyprotection.ca.gov/>.

To help safeguard you from misuse of your personal information, we have arranged for identity monitoring within the United States for 12 months at no cost to you. While we believe there is little likelihood that your information will be misused as a result of this incident, you can enroll in a professional identity monitoring service (First Watch ID) provided by First Watch Technologies, Inc. To enroll in this service, simply call **877-817-0173** from 9a.m. to 7p.m. (Eastern Time) or go to www.firstwatchid.com and:

- Click on "verification code" on the upper right-hand corner of the First Watch ID homepage.
- Enter the appropriate information including this unique 9-digit verification code .

You can sign up for this service anytime between now and **July 12, 2013** using the verification code listed above.

Once you have enrolled, you will receive one year of proactive identity monitoring. First Watch ID will monitor thousands of databases and billions of records on your behalf to look for suspicious activity that could indicate the beginning steps of identity theft. If suspicious activity is found, First Watch will place a personal phone call to you (at the telephone number that you provide) to determine if the suspicious activity is fraudulent. The First Watch ID service also includes up to \$25,000 of identity theft insurance with \$0 deductible, along with identity restoration coverage (certain limitations and exclusions may apply).

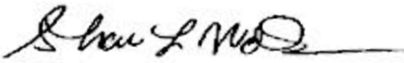
Additionally, if you enroll, First Watch provides you with easy online access to monitor your credit activity using the three major credit bureau services. Each credit bureau will provide you one free credit report annually. First Watch suggests you request your free credit report from one bureau at a time every four months. This allows you to monitor credit activity three times per year. First Watch will send you an email (at the email address you provide) every four months reminding you to request your free credit report from the appropriate bureau.

Chapman University is committed to safeguarding the privacy of personal information and takes many precautions for the security of such information. We have already taken measures designed to prevent this from happening again in the future. In this instance, the university corrected access privileges to these documents immediately after the discovery. Additionally, we are in the process of enhancing our security-protocol training and implementing additional software-related safeguards.

While no evidence exists that any personal information was accessed, as a precaution we recommend you carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. If you find any suspicious activity on your credit reports, call your local police or sheriff's office.

Chapman has arranged for you to receive assistance with any concerns or questions you may have at this time. Please call the following toll-free number, from 9a.m. to 7p.m. (Eastern Time), Monday - Friday for help: **866-221-0155**. Additionally, if after contacting this service you are not satisfied or you require further aid, Chapman's staff is ready to assist. Please contact Chapman's Department of Information Security, from 9a.m. to 5 p.m. (Pacific Time), Monday-Friday by dialing 800-758-6551 or by emailing dis@chapman.edu.


Sincerely,



Shari L. Waters
Chief Information Officer

SAMPLE

Information about Identity Theft Protection



Even if you do not feel the need to register for the First Watch ID Monitoring service, we recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
800-685-1111
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 6790
Fullerton, CA 92834-6790
800-916-8800
www.transunion.com

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit agency at the telephone number on the report. If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

For residents of Maryland: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

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

For residents of North Carolina: You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division
9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed below:

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
877-478-7625
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
800-680-7289
www.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your 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 credit grantors from accessing your 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 credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain 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 credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

Equifax
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

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