



THE Beijing CENTER

FOR CHINESE STUDIES

John Doe
123 Main Street
Anytown, MD 12345

Code: [Credit Monitoring Code]

December 10, 2009

Dear _____:

On October 15, 2009, The Beijing Center discovered that a laptop computer containing certain sensitive information was stolen from a locked facility. We are sending you this letter as a cautionary measure because we believe certain information about you was on the computer.

The laptop contained information provided by students to recruiters for The Beijing Center from 1994 to 2006 as part of the application to study abroad with The Beijing Center, including name and Social Security number. The unlawful theft was reported to local law enforcement, and to reduce this risk that this type of event occurs in the future, The Beijing Center has securely destroyed students' personally identifiable information maintained by The Beijing Center where the student is no longer active or there is no additional need to retain that information. Further, The Beijing Center has implemented procedures so that unencrypted Social Security numbers and other sensitive information will not be stored on mobile devices.

The Beijing Center values your privacy and regrets this incident occurred. For your protection, we have made arrangements with ConsumerInfo.com, Inc., an Experian® company, to provide, at no cost to you, a 12-month membership to a credit monitoring plan, Triple Advantage®, which will provide you with unlimited access to your credit report and will identify and notify you of key changes in your three national credit reports that may indicate fraudulent activity. For further information and assistance, please contact The Beijing Center at 1-877-TBC-5969 between 9am -5pm EST, or visit <http://www.thebeijingcenter.org/securityqns>.

Additionally, we have enclosed information on steps you can take to further protect your information, and how to receive free credit monitoring.

The Beijing Center takes this matter very seriously and deeply regrets any inconvenience or concern that this matter may cause you.

Sincerely,

Roberto Ribeiro
International Director
The Beijing Center for Chinese Studies
PO Box 4689
Baltimore, MD 21212

Enclosure

Steps You Can Take To Further Protect Your Information

- **Review Your Account Statements**

As a precautionary measure, we recommend that you review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, or the Federal Trade Commission.

- **Credit Report Monitoring**

You may obtain a free copy of your credit report from each of the 3 major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <http://www.ftc.gov/bcp/menus/consumer/credit/rights/shtm>. Or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies shown below.

Equifax (800) 685-1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion (800) 916-8800 www.transunion.com P.O. Box 6790 Fullerton, CA 92834
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In addition to the services noted above, The Beijing Center has arranged with Experian to provide you with credit monitoring for one year, at no cost to you. The Triple Advantage credit monitoring package provides you with the following benefits:

- A free copy of your Experian, Equifax and TransUnion credit reports
- Daily monitoring and timely alerts of any key changes to your credit reports—so you know when there is any activity that you should be made aware of such as notification on new inquiries, newly opened accounts, delinquencies, public records or address changes
- Unlimited on-demand access to your Experian credit report and PlusScoreSM for the duration of your membership
- Toll-free access to a dedicated team of fraud resolution representatives who will help you investigate each incident; contact credit grantors to dispute charges, close accounts if need be, and compile documents; and contact all relevant government agencies
- \$25,000 in identity theft insurance coverage (\$10,000 for New York state residents) with zero deductible provided by Virginia Surety Company, Inc. for certain identity theft expenses*

To take advantage of this offer, you must enroll within 90 days from receipt of this letter.

Enrollment Directions

To activate your complimentary one year membership in Triple Advantage from Experian, visit the website <http://partner.consumerinfo.com/premium> and enter your individual activation code listed at the top of your letter. If you prefer, you can enroll on the phone by speaking with Experian Customer Care representatives toll-free at (866) 252-0121.

* Insurance coverage is not available in US overseas Commonwealths or Territories (i.e., Puerto Rico).

As soon as you enroll in your complimentary Triple Advantage membership, Experian will begin to monitor your credit reports from Experian, Equifax® and TransUnion® on a daily basis and notify you of key changes. This powerful tool will help you identify potentially fraudulent use of your information, and provide you with immediate assistance from a dedicated team of fraud resolution representatives should you ever need help.

You have ninety (90) days to activate this membership, which will then continue for 12 full months.

Once your enrollment in Triple Advantage is complete, you should carefully review your credit reports for inaccurate or suspicious items. If you have questions about Triple Advantage, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care at (866) 252-0121.

- **Additional Free Resources on Identity Theft**

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338). **Maryland residents** may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.oag.state.md.us/idtheft>, or by sending an email to idtheft@oag.stat.md.us, or calling 410-576-6491.

- **Fraud Alert**

You may consider placing a fraud alert on your credit report. This fraud alert statement informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

- **Security Freeze**

In some U.S. states, you have the right to put a security freeze on your credit file. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. Additionally, if you request a security freeze from a consumer reporting agency there may be a fee up to \$5 to place, lift, or remove the security freeze. You must separately place a security freeze on your credit file with each credit reporting agency.