NCO Financial Systems, Inc.
507 Prudential Road, Horsham, PA 19044
Office Number - 1-888-473-0124
Fax Number - 1-866-269-8669

Calls to or from this company may be
monitored or recorded for quality assurance.
April 22, 2014

First Name Last Name
Address
Add 2
City State Zip

Dear First Name Last Name:

NCO Financial Systems, Inc. is strongly committed to the security of our customers' information and strives to let you know about security concerns as soon as possible. We recently learned of an incident involving one of our vendors that may have exposed your personal information to unauthorized persons.

On March 29, 2014 our communications vendor, RevSpring, Inc. sent an email to a number of loan customers that mistakenly included an attachment containing unrelated loan statements. You are receiving this notice because our records indicate your statement was among those incorrectly attached to these emails. This email attachment potentially contained the following personal information of affected customers: name, address, social security number, and account number.

While there is no indication that your information has been misused in any way, in an abundance of caution, we are offering a complimentary one-year membership to Experian's® ProtectMyID® Elite identity protection service. See below for the steps required to activate your membership in this service. You can also take the following additional precautionary steps to further protect yourself:

- **Remain vigilant** - We encourage you to remain vigilant by reviewing your account statements and free credit reports.
  - If you discover errors or suspicious activity on your credit card account, you should immediately contact the credit card company and inform them that you have received this letter. Confirm the address they have on file for you is your current address, and that all charges on the account are legitimate.
  - To obtain an annual free copy of your credit reports, visit www.annualcreditreport.com or call 1-877-322-8228. Review your credit reports carefully for inquiries from companies you did not contact, accounts you did not open or debts on your accounts that you do not recognize. Also make sure to verify the accuracy of your Social Security Number, address(es), complete name and employer(s) information. If information on a report is incorrect, notify the credit bureau directly using the telephone number on the report. Additional contact information for the major credit bureaus is as follows:

Equifax:	Experian:	TransUnion:
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-800-685-1111	1-888-397-3742	1-800-916-8800
www.equifax.com	www.experian.com	www.transunion.com

- **Consider placing a fraud alert or security freeze on your credit file** - Credit bureaus have tools you can use to protect your credit, including fraud alerts and security freezes.

- A fraud alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. Although this may cause some short delay if you are the one applying for credit, it might protect against someone else obtaining credit in your name. Call any one of the three credit reporting agencies at the numbers below to place fraud alerts with all three of the agencies.

Equifax:	Experian:	TransUnion:
1-888-766-0008	1-888-397-3742	1-800-680-7289

- A security freeze is a more dramatic step that will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a security freeze in place, even you will need to take special steps when applying for credit. A security freeze may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. A security freeze will need to be obtained separately from each credit reporting agency. You must contact each credit agency separately to order a security freeze. You can obtain more information by visiting the credit bureaus at the following addresses.

  - Equifax - https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
  - Experian - http://www.experian.com/consumer/security_freeze.html
  - TransUnion - http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

- **Report suspicious activity** - If you believe you are the victim of fraud or identity theft, file a police report and get a copy of the report to submit to your creditors and others that may require proof of a crime to clear up your records. The report may also provide you with access to services that are free to identity theft victims.

- **Activate your complimentary ProtectMyID® Elite Membership** - To help protect your identity, we are offering a complimentary one-year membership to Experian's® ProtectMyID® Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID® Now in Three Easy Steps:

1. ENSURE **That You Enroll By: July 31, 2014** (Your code will not work after this date.)
2. VISIT the **ProtectMyID® Website to enroll: www.protectmyid.com.enroll**
3. PROVIDE **Your Activation Code: #Activation Code#**

If you have questions or need an alternative to enrolling online, please call 866-274-4371.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

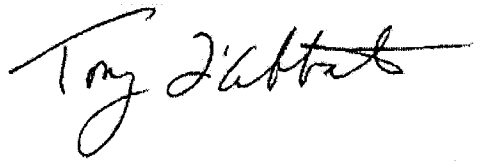
Once your ProtectMyID® membership is activated, you will receive the following features:

- Free copy of your Experian credit report
- Surveillance Alerts for:
  - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax, and TransUnion credit reports.
  - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded, or sold.
  - **Change of Address:** Alerts of any changes in your mailing address
- **Identity Theft Resolution & ProtectMyID® ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit, and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high level of Fraud Resolution support even after your ProtectMyID® membership has expired.
- **$1 Million Identity Theft Insurance *:** Immediately covers certain costs, including lost wages, private investigator feed, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID® is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID®, 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 team at 866-274-4371.

Protecting the privacy of your personal information is important to us, and we regret any inconvenience this incident may cause you. If you have any questions, please contact us during the hours of 8am - 5pm EST Monday to Friday at 1-888-473-0124.

Sincerely,



Tony L'Abbate
Operations Control

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* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available for all jurisdictions.