

**SAMPLE LETTER - TO BE PROVIDED TO VT RESIDENTS**

December \_\_, 2012

[Address]

Dear \_\_\_\_\_:

We recently sent to you a letter dated December 13, 2012 in which we informed you of a recent security incident at DeLaval, Inc. Fidelity, our retirement program administrator, detected some unusual activity related to a small number of DeLaval employee retirement accounts. Based upon that unusual activity, we were able to conclude that unauthorized access to the personal information of all DeLaval employees with Fidelity accounts may have occurred. The personal information that may have been obtained includes names, home and e-mail addresses, social security numbers, account balances, employment status and employee number. As of the date of this letter, we have worked with Fidelity to block any further unauthorized access and have hired our own forensic auditor to determine the source and scope of the breach. We have reported this crime to the Kansas City office of the Federal Bureau of Investigation and the Kansas City Police Department.

This additional letter is being sent to you in compliance with Vermont law.

Below is a checklist of suggestions of how you can best protect yourself:

1. **Review your Fidelity account statement and other bank, credit and debit card account statements** over the next 12 to 24 months and immediately report any suspicious activity to your bank or credit union.

2. **Monitor your credit reports** with the major credit reporting agencies.

Equifax	Experian	TansUnion
1-800-685-1111	1-888-397-3742	1-800-916-8800
PO Box 740241	PO Box 2104	PO Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

Under Vermont law, you are entitled to a free copy of your credit report from those agencies every twelve months. In addition, we encourage you to sign u p for the free credit monitoring

services that are being provided by DeLaval at no cost to affected employees for one year. As stated in our December 13 letter to you, take the following steps to sign up for this service:

### Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: April 31, 2013
2. VISIT the ProtectMyID Web Site: [www.protectmyid.com/enroll](http://www.protectmyid.com/enroll) or call 877-441-6943 to enroll
3. PROVIDE Your Activation Code: [code]

Call the credit reporting agency at the telephone number on the report if you find:

- accounts you did not open
- inquiries from creditors that you did not initiate
- inaccurate personal information, such as home address and Social Security

Number

3. If you do find suspicious activity on your credit reports or other account statements, call your local police or sheriff's office and file a 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, and also to access some services that are free to identity theft victims.

4. If you find suspicious activity on your credit reports or on your other account statements, **consider placing a fraud alert** on your credit files so creditors will contact you before opening new accounts. Call any one of the three credit reporting agencies at the number below to place fraud alters with all of the agencies.

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

5. If you find suspicious activity on your credit reports or on your other account statements, consider placing a security freeze on your credit report so that the credit reporting agencies will not release information about your credit without your express authorization. A security freeze may cause delay should you wish to obtain credit and may cost some money to get or remove, but it does provide extra protection against an identity thief obtaining credit in your name without your knowledge. If you have Internet access and would like to learn more about how to place a security freeze on your credit report, please visit the Vermont Attorney General's website at <http://www.atg.state.vt.us/issues/consumer-protection/identity-theft.php>.

You may also get information about security freezes by contacting the credit bureaus at the following addresses:

Equifax:

[https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIdInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIdInfo.jsp)

Experian:

[http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

TransUnion

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

If you do not have Internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

6. Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you **check your credit report** for the next two years. Just call one of the numbers in paragraph 2 above to order your reports or to keep a fraud alert in place.

Helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report is available on the Vermont Attorney General's website at <http://www.atg.state.vt.us> Another helpful source is the Federal Trade Commission website available at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.

If there is anything DeLaval can do to assist you, please call either of us at 1-847-478-6340 (Noel) or 847-478-6343 (Todd) or send an e-mail to [askhr-us@delaval.com](mailto:askhr-us@delaval.com).

Sincerely,

Noel Elfant  
VP and General Counsel

Todd Mansfield  
HR Director

Sec-Return-Loss1

Sec-Return-Loss2

Sys-Date

Sys-Name

Sys-Second-Name

Sys-Addr1

Sys-Addr2

Sys-City Sys-State Sys-Zip

Regarding Discover<sup>®</sup> card account ending in: Cms-Last4D-Of-Acct

Dear Sys-Name,

We've been advised that your Discover<sup>®</sup> card account information may have been compromised. This incident did not involve any Discover card systems, and there is no evidence that an unauthorized individual is using this account number. We are confident that it is not necessary to provide you with a new account number at this time, and you may continue to use your existing card.

Discover is committed to the security of your account, and we are proactively monitoring it for unusual activity. Remember, with our \$0 Fraud Liability Guarantee, you're never responsible for unauthorized use of your card online, offline, anytime or anywhere. For additional peace of mind, you may wish to review transactions on your statements and monitor your account online at Discover.com. If you have questions about any transactions, please feel free to contact us.

If you still have concerns, you may obtain a copy of your credit report from the major credit reporting agencies (Equifax, Experian, Innovis and TransUnion). You are entitled to a free copy of your credit report from each of these agencies every 12 months and can order the reports by calling 1-977-322-8228 or contacting the agency directly. The credit reporting agencies can assist you if you find any inaccurate information and provide detail about fraud alerts and security freezes. You can contact the credit reporting agencies as follows:

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374-0241  
Phone: 1-800-685-1111

**Experian**

P.O. Box 9556  
Allen, TX 75013  
Phone: 1-888-397-3742

**Innovis**

P.O. Box 1689  
Pittsburgh, PA 15230-1689

**TransUnion**

P.O. Box 2000  
Chester, PA 19022-2000

Phone: 1-800-540-2505

Phone: 1-800-916-8800

Helpful information about fighting identity theft as well as fraud alerts and security freezes is also available on the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov).

**Federal Trade Commission**

600 Pennsylvania Avenue, NW

Washington, DC 20580

Phone: 1-877-ID-THEFT (1-877-438-4338)

We apologize for any inconvenience and appreciate your continued loyalty to Discover. If there is anything we can do to better serve you, please let us know.

As always, our knowledgeable Account Managers are available to assist you at 1-800-347-0218, anytime, or you can always visit us at Cms-Website.

Sincerely,

Corporate Security



9694616213980831007



CHARLES T CARDMEMBER  
655 S GREENBAY RD  
SPRINGFIELD NY 12345-6789

EXDSYR01 000961 3134

## For your security—

Your current card will be **deactivated**.  
Call to activate this new card.

120100027399 J YTXDDCDSPSYCB00011001U011012 COMP

Number of Cards	Account Number	Account Credit Line	Cash Advance Credit Line
2	6011000000000000	\$ 16500	\$ 8300

**Please destroy your current Discover® card immediately.**

Please note:

- If you have additional card designs, you will receive them separately, and they will also need to be activated.
- Your online account access to **Discover.com** remains the same.
- Your account is protected by our 0% Fraud Liability guarantee – you are never responsible for unauthorized charges on your account.

### What you need to do:

- **Call 1-800-347-0318** to activate your new card and ensure uninterrupted use of your account.
- Destroy your current card. It will be deactivated on 02/14/2012 regardless of the expiration date.
- If you pay any bills automatically with your Discover card, please contact those merchants to update your account information.

### Why you're getting a new card

We have been advised that your current Discover® card account information may have been compromised. This incident did not involve any Discover card systems, and there is no evidence that an unauthorized individual is using this account number. To reduce the possibility of fraud occurring on your account, we are issuing you a new card. **For the security of your account, we replaced the security codes on your card without changing your account number.**

Discover continually monitors the security of the credit card environment so we can take preventive measures to better protect your account. As always, you are never responsible for unauthorized charges to your account through our \$0 Fraud Liability policy.





As a cardmember, you are always protected with these features:

- \$0 Fraud Liability guarantee means you're never responsible for unauthorized charges to your account – online, offline, anytime, anywhere with absolutely NO deductible.
- Advanced fraud early warning that's quick and automatic.
- Fraud specialists dedicated to helping you 24/7.

## Use your Discover® card with confidence

- You may review transactions and monitor your account online at **Discover.com**. If you have questions about the transactions on your statement, contact us at 1-800-DISCOVER (1-800-347-2683), 24 hours a day, seven days a week.
- You may obtain a copy of your credit report from the major credit reporting agencies (Equifax®, Experian®, and TransUnion®). You are entitled to a free copy of your credit report from each of these agencies every 12 months and can order the reports by calling 1-877-322-8228 or contacting the agency directly. The credit reporting agencies can assist you if you find any inaccurate information and provide detail about fraud alerts and security freezes.

### Equifax

P.O. Box 740241  
Atlanta, GA 30374-0241  
Phone: 1-800-685-1111

### Experian

P.O. Box 9556  
Allen, TX 75013  
Phone: 1-888-397-3742

### TransUnion Consumer Relations

P.O. Box 2000  
Chester, PA 19022-2000  
Phone: 1-800-916-8800

- Helpful information about fighting identity theft as well as fraud alerts and security freezes is also available on the Federal Trade Commission's Web site at [www.ftc.gov](http://www.ftc.gov)

### Federal Trade Commission

600 Pennsylvania Avenue, NW  
Washington, DC 20580  
Phone: 1-877-ID-THEFT (1-877-438-4338)

## For additional peace of mind...

We offer products that will provide even more protection for your account.

**Identity Theft Protection** - provides you daily three-bureau credit monitoring and promptly notifies you of key changes to your credit file so you can act quickly if you suspect fraudulent activity. For additional information or to enroll, visit

[Discover.com/IdentityTheftProtection](http://Discover.com/IdentityTheftProtection)

**Wallet Protection** - if your credit cards are lost or stolen, make one call and we'll notify all of your issuers, give you access to Emergency Cash and monitor your credit file for 90 days. For additional information or to enroll, visit [WalletProtection.com](http://WalletProtection.com)