

Dear [student]:

We are writing to let you know about an information security situation that may potentially affect you. We have taken steps to address it out of an abundance of caution.

Recently a laptop computer owned by Global Financial Aid Services (GFAS), a company that provides financial aid services for [client] accounts, was stolen in a hotel conference area. This laptop computer contained a file, which included some of your personal information. GFAS does not believe that the information on the laptop was the target of the theft. The laptop is equipped with technology designed to prevent unauthorized access and we have no evidence your information has been accessed. However, we want to alert you about this incident because your [client] account number, social security number, and name were stored on the computer.

Although GFAS has already notified the credit reporting agencies set forth below, we recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. To accomplish the posting of a fraud alert please call any one of the three major credit bureaus below.

As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. Also, all three credit reports will be sent to you, free of charge, for your review. The contact information for each credit bureau is set forth below.

**Equifax**

800-525-6285

**Experian**

888-397-3742

**TransUnion Corp**

800-680-7289

The Federal Trade Commission (FTC) recommends that you check your credit reports periodically even if you do not find any suspicious activity on your initial credit reports. Confidential information is sometimes held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

IF YOU FIND SUSPICIOUS ACTIVITY ON YOUR INITIAL CREDIT REPORTS OR HAVE REASON TO BELIEVE YOUR INFORMATION IS BEING MISUSED, CALL YOUR LOCAL LAW ENFORCEMENT AGENCY AND FILE A POLICE REPORT. At the time of the call, if such is necessary, you should request and obtain a copy of the Police Report. Many creditors want the information contained in the Police Report to absolve you of the fraudulent debts. Also, you should file a complaint with the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or at 1-877-ID-THEFT (877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. We

recommend you download a copy of *Take Charge: Fighting Back Against Identity Theft*, a comprehensive guide from the FTC to help you guard against and deal with identity theft.

In order to help you detect the possible misuse of your information, we are providing you with a free one-year membership in ProtectMyID™ Alert from ConsumerInfo.com, Inc. an Experian® company to provide you with world-class credit monitoring capabilities and in-depth assistance in identity theft protection. ProtectMyID Alert is completely free and enrolling in this program will not hurt your credit score.

**First step: activate your complete credit monitoring product from Experian.**

To activate your complimentary one year membership in ProtectMyID Alert from Experian, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with Experian Customer Care representatives toll-free at (877) 371-7902.

**ProtectMyID Alert Web Site: <http://www.protectmyid.com/redeem>**

**Your Activation Code: [Activation Code]**

**You Must Enroll By: August 30, 2011**

As soon as you enroll in your complimentary ProtectMyID Alert 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.

Please accept our apologies for this situation. We take our responsibilities for safeguarding your financial and personal information very seriously. While we understand that this letter may not alleviate all of your concerns, please be assured that at GFAS we are taking the appropriate steps to review and enhance security protocols in order to protect your personal information.

If you have any questions or require assistance, please contact a GFAS associate toll-free at 855-999-4199. Our associates are available Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time, Monday through Friday.

Sincerely,

Brian Duckworth  
Chief Technology Officer  
Global Financial Aid Services, Inc.