



September 18, 2009

Dear Current or Former Kraft Foods Plan Participant:

I'm writing on behalf of Kraft Foods to inform you about the possible compromise of your personally identifiable information. In mid-August 2009, a Kraft Foods-owned laptop computer and USB Flash Drive were stolen from the car of an accounting and payroll employee who works in our U.S. shared services center. The stolen items contained a spreadsheet that included your name and your Social Security Number.

We are working with law enforcement authorities to find the items that were stolen. The computer was password protected, and we have no reason to believe that anyone has accessed your information. However, we are alerting you so you can take whatever steps you think appropriate to protect yourself from possible identity fraud.

Kraft Foods is very disappointed and sorry this occurred, and I want to assure you that we are taking significant actions to enhance our data security practices. Kraft Foods updated its Data Privacy Policy in the past year to help protect your personal information and we are rapidly stepping up efforts to ensure that all employees who deal with personal information understand the critical importance of following that policy. The following efforts are underway to minimize the risk of this happening again:

- We have accelerated the ongoing encryption for computers of all employees who deal with personal information as part of their jobs (such as HR and payroll employees).
- We are reinforcing our restrictions against using portable storage media such as USB Flash Drives to store personal information.
- We will be enhancing our training regarding personal data security.

As a precaution, we are giving you an opportunity to register for one year of free credit monitoring from TransUnion. This credit monitoring service can help you guard against the improper use of your personally identifiable information. Your coverage will last for 12 months from the date you register. The enclosed reference guide provides the phone number for TransUnion and tells you how to register for credit monitoring. It also includes other suggestions on what you can do to protect your personally identifiable information. You have until November 13, 2009 to register for the credit monitoring.

If you have questions and would like to speak with us, please don't hesitate to call Kraft Foods at 800-543-3427 (US and Canada) or 210-530-7323 (International). Please tell the Kraft Foods representative that you received Letter Ref. #09-09-06-US.

To register for credit monitoring, do not call Kraft Foods. Call the TransUnion number in the enclosed reference guide.

Again, we apologize for the data loss and regret any inconvenience this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary Conte", with a long horizontal flourish extending to the right.

Gary Conte
Vice President, Human Resources
Kraft Foods

Reference Number: 09-09-06-US

Reference Guide

We encourage individuals receiving Kraft's letter of 18 September 2009 to take the following steps:

Register for Credit Monitoring. You must register or re-register by 13 November 2009 for credit monitoring, which we have arranged to provide you at no charge for twelve months. Credit monitoring will provide you with an "early warning system" to changes to your credit file and help you understand the content of your credit file at TransUnion. The key features and benefits are as follows:

- 1 year of unlimited TransUnion credit reports
- 1 year of unlimited credit scores
- 1 year of 3-bureau credit monitoring
- Up to \$25,000 identity theft insurance for the duration of the one year period

To enroll in this free service, go to the TrueCredit by TransUnion web site at <http://www.truecredit.com/code> and in the space referenced as gift certificate code, enter **KRFTDLYFRKNBPBWB** and follow the simple steps to receive your free products online within minutes. You can sign up for this free service anytime between now and 13 November 2009 using the reference listed above. If you do not have access to the Internet, you may, as an alternative, enroll in a similar offline, paper based, 3-bureau credit monitoring service by calling the TransUnion Fraud Response Services hotline at 1-800-242-5181 Monday through Friday, 9:00 a.m. to 7:30 p.m. Eastern time. Please use the following 6-digit pass code 572384 when prompted. The pass code will be valid until 13 November 2009.

Using either method you will receive membership materials after the enrollment that will describe the services in great detail. At the end of your free, one year subscription, your subscription will be canceled and you will not be billed.

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three credit bureaus individually. They provide free annual credit reports only through the website or toll-free number.

When you receive your credit report, review it carefully. Look for accounts you don't recognize. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case. And look in the "personal information" section for information (such as your home address and Social Security number) for any inaccuracies. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate creditor and credit bureau by telephone and in writing.

You should regularly review any credit monitoring reports you receive and carefully review all account statements you receive.

If you find items you don't understand on your report, call the credit bureaus at the numbers given on the report. Credit bureau staff will review your report with you. If the information can't be explained, then you will need to call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office, your State Attorney General's office or the FTC because it may signal criminal activity. It is also recommended that you consider taking the following actions.

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.consumer.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.
- File your concern with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for their investigations. By filing a concern, it helps the FTC learn more about identity theft and the problems victims are having so FTC representatives can better assist you. The FTC's Identity Theft Hotline toll-free number is 877-IDTHEFT (877-438-4338) or you can visit their website at www.ftc.gov or contact them by mail:

Federal Trade Commission
 Consumer Response Center
 600 Pennsylvania Avenue, N.W.
 Washington, D.C. 20580

Place a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be a victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can report potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus.

Equifax	PO Box 74021 Atlanta, Georgia 30374-0241	877-478-7625	www.equifax.com
Experian	PO Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	PO Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

You will be sent instructions on how to get a copy of your report from each of the credit bureaus. As a possible victim of identity theft, you will not be charged for these copies. Even if you do not initially find any signs of fraud on your reports, we recommend that you review your credit reports carefully every three months for the next year. Just call the numbers above to order your reports and keep the fraud alert in place.

Special Notice for Maryland Residents. If you are a Maryland resident, you may obtain further information about preventing identity theft by contacting the Maryland Attorney General's Office.

Office of the Maryland Attorney General
 200 St. Paul Place
 Baltimore, MD 21202
 888-743-0023
<http://www.oag.state.md.us>

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