TALK FUSION®
Be part of the moment

1319 Kingsway Road
Brandon, FL 33510

[DATE]

[Recipient's Name]
[Address]
[City, State, Zip]

Dear [FIRST NAME][LAST NAME]:

We are writing to make you aware that a portion of Talk Fusion's computer network was criminally attacked, and we regret that certain elements of your information may have been compromised. At Talk Fusion, protecting the privacy and security of your information is an absolute top priority, and we want to assure you that we have taken multiple steps to prevent this type of attack from happening again. We encourage you to take the appropriate steps, and hope you will accept our offer of one year's worth of free identity theft protection outlined below, which includes $1 million ID theft insurance, credit monitoring, fraud protection reports and more.

On December 13, 2012, we learned that our customer databases were criminally intruded upon and that personal information was compromised. Although we are still investigating the incident, we believe that the information involved included your name and Social Security Number; [payment account number, expiration date and security code imprinted on the card;][1] and possibly also your address, telephone number, mother's maiden name and date of birth. This attack has been reported to the proper financial and law enforcement authorities.

Talk Fusion takes this incident most seriously, and we are committed to assuring the security of your data. Providing each and every Customer and Associate with the highest level of service, support and security are mission-critical responsibilities for Talk Fusion. Since determining that our systems were compromised, we have worked tirelessly to further enhance Talk Fusion's security systems.

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

Activate ProtectMyID Now in Three Easy Steps

ENSURE **That You Enroll By: [date]**
Visit the **ProtectMyID Web Site: www.protectmyid.com/redeem or call 866-369-0422 to enroll**

PROVIDE **Your Activation Code: [code]**

Once your ProtectMyID membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Credit Alerts from ProtectMyID on any key changes in your credit report which could include new inquiries, new credit accounts, medical collections and changes to public records.

ProtectMyID provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

To further protect you in the event that identity theft occurs more than 12 months from your enrollment in ProtectMyID, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.

Your complimentary 12-month ProtectMyID membership includes:

Credit Report: A free copy of your Experian credit report.
Daily 3 Bureau Credit Monitoring: Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections found on your Experian, Equifax® and TransUnion® credit reports.
Identity Theft Resolution: If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
ExtendCARE: Full access to the same personalized assistance from a highly-trained Fraud Resolution Agent even after your initial ProtectMyID membership expires.
$1 Million Identity Theft Insurance*: As a ProtectMyID member, you are immediately covered by a $1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Activate your membership today at www.protectmyid.com/redeem
or call 866-369-0422 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. Enclosed with this letter is a helpful "Credit Monitoring Reference Guide" which contains details on steps you can take to protect your information against potential misuse.

Again, we sincerely regret this incident, and we are committed to enhancing our defenses against these kinds of attacks. Your confidence in our ability to safeguard your information and your peace of mind are very important to us. For more information, or if you have any questions about this incident, please don't hesitate to call 866-369-0422 between 8 a.m. and 5 p.m. Eastern Standard Time, Monday through Friday.

We at Talk Fusion appreciate your patience, your patronage and your confidence in us as we continue to offer the best products, services and support available anywhere.

Sincerely,

Talk Fusion, Inc.

***Enclosure**: Credit Monitoring Reference Guide*

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc. 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 in all jurisdictions.

Credit Monitoring Reference Guide

To protect against possible identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, to monitor your credit reports and to consider these additional steps:

Security Freeze. Some state laws allow you to place a security freeze on your credit reports. This would prohibit a credit reporting agency from releasing any information from your credit report without your written permission. You should be aware, however, that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. The specific costs and procedures for placing a security freeze vary by state law, but this reference guide provides general information. You can find additional information at the websites of any of the three credit reporting agencies listed below.

If you believe that you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it will not charge you to place, lift or remove a security freeze on your credit reports. In all other cases, a credit reporting agency may charge you up to $5.00 (and in some cases, up to $20.00) each time you place, temporarily lift, or permanently remove a security freeze.

Requirements vary by state, but generally to place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies noted below, which must include the following information: (1) Full name (including middle initial as well as Jr., Sr., II, III, etc.); (2) Social Security Number; (3) Date of birth; (4) Addresses for the prior five years; (5) Proof of current address; (6) A legible copy of a government issued identification card; (7) A copy of any relevant police report, investigative report, or complaint to a law enforcement agency concerning identity theft and (8) If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash though the mail.

Equifax Security Freeze	Experian Security Freeze	TransUnion Fraud Victim Assistance Division
P.O. Box 105788 Atlanta, Georgia 30348 800-525-6285 www.equifax.com	P.O. Box 9554 Allen, Texas 75013 888-397-3742 www.experian.com	P.O. Box 6790 Fullerton, California 92834-6790 800-680-7289 www.transunion.com

Free Credit Reports. To order a free copy of your 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 ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service,

P.O. Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. 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 or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. 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 credit bureau by telephone and in writing.

Fraud Alerts. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert alerts you of an attempt by an unauthorized person to open a new credit account 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 the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a free fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus. You can also place a fraud alert on your credit report online at the websites listed below for Equifax and Experian and via email for TransUnion at fvad@transunion.com.

Equifax	Experian	TransUnion Fraud Victim Assistance Division
P.O. Box 105069 Atlanta, Georgia 30348-5069 800-525-6285 www.fraudalerts.equifax.com	P.O. Box 1017 Allen, Texas 75013 888-397-3742 www.experian.com	P.O. Box 6790 Fullerton, California 92834-6790 800-680-7289 www.transunion.com

Police Report. If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, contact your local law enforcement authorities immediately and file a police report. You have the right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

Consulting the FTC. In addition to your state Attorney General, you can contact the FTC to learn more about how to protect yourself from identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/