Western University
OF HEALTH SCIENCES
The discipline of learning. The art of caring.

December 18, 2012

#88677-LV4-0123456 T-0012 **********5-DIGIT 12345
SAMPLE A SAMPLE
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789

Dear Sample A Sample:

Western University of Health Sciences ("WesternU") is committed to protecting the personal information it maintains. Regrettably, we are writing to inform you about an incident potentially involving some of that information.

On November 14, 2012, WesternU learned that BanWeb Self-Service Federal Work Study reports were potentially accessible to BanWeb users with a WesternU ID and password. Upon receipt of this information:

- WesternU disabled access to the reports and began an investigation to determine the type of information involved and whether the information was viewed or accessed by others.
- Our investigation concluded that the information potentially accessible included your name, Social Security Number, and possibly your direct deposit bank account information (e.g., account number, routing number, and financial institution).
- After conducting a thorough investigation, WesternU has no reason to believe that your information has been viewed or accessed.
- WesternU has changed the security settings on all financial aid reports on BanWeb and has taken additional steps to prevent future incidents of this type.

Out of an abundance of caution, WesternU is offering at no cost to you a 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. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. Unfortunately, due to privacy laws, we are not able to enroll you directly. **For more information on identity theft prevention and ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

We deeply regret any inconvenience this may cause you. We have already taken additional steps to prevent something like this from happening in the future. If you have any questions, please call 1-866-597-8199 Monday through Friday between 8:00 a.m. and 5:00 p.m. Pacific Time and enter the ten digit reference code 3948121812 when prompted.

Sincerely,

Gary Gugelchuk, PhD
Provost and Chief Operating Officer
Western University of Health Sciences

(OVER PLEASE)

88713-LV4

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE **That You Enroll By: March 31, 2012**
2. VISIT the **ProtectMyID Web Site: www.protectmyid.com/redeem or call 877-371-7902 to enroll**
3. PROVIDE **Your Activation Code: ABCDEFGHIJKL**

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.

We realize 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.

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
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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 877-371-7902.

Even if you choose not to enroll in this program, we recommend you remain vigilant to the possibility of fraud and identity theft by reviewing your credit report and credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting companies. To order your credit report, free of charge once every 12 months, from each of the three major nationwide credit companies, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

(NEXT PAGE PLEASE)

Equifax	Experian	TransUnion
PO Box 740256	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

* 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.

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* 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.