



80 Northwest Boulevard • Nashua, NH 03063-4067

March 13, 2008

We are writing to you because we recently learned of a data security incident that involved your credit card information.

On March 4, 2008, NEO/SCI first discovered a security breach of our database containing your account information, including your name, billing and shipping address, and credit card information. This information was breached some time in early January, 2008. We are continuing to investigate the situation.

When we discovered this problem, we took prompt action by notifying and working with law enforcement, as well as working with the credit card issuers. We strongly encourage you to take preventive measures now to help prevent and detect any misuse of your information.

To protect yourself, we recommend that you immediately:

- Monitor your account closely for fraudulent activity, that is, for unauthorized charges. If you notice unauthorized charges on your account, contact the financial institution that issued your credit card, at the phone number on your card or other phone number you have for contacting them, tell them that your account may have been compromised, and ask them if you should close the account. Further, ask them to remove those unauthorized charges from your account and, if the credit card issuer so requires, to provide you with the forms to dispute those transactions.

If you want to open a new account, ask them to give you a PIN or password with the new card. This will help you control access to the account.

Once you have resolved with the credit card issuer any issues relating to unauthorized charges, ask for a letter stating that the credit card issuer has closed the affected accounts and has discharged the fraudulent debts.

To limit any possible financial liability on your part, NEO/SCI will reimburse you, upon proof of loss, for any actual fraudulent charges made by the identity thief up to \$50.

- If your card is a card issued to an individual, NEO/SCI will also provide you with a free identity theft watch service for one year, using the Equifax Credit Watch™ Gold product. This service, which only monitors individual credit cards and does not monitor business credit cards or purchasing cards, provides daily alerts of file changes, unlimited credit reports and up to \$20,000 in identity fraud coverage. If you would like this service, and you are an individual credit card holder, call us at 1-800-570-7804.

- You may also want to place a fraud alert on your credit reports by contacting one of the three credit reporting companies (that company is required to contact the other two).

Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

- You can file a complaint with the Federal Trade Commission using the online complaint form; by calling the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or writing to: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
- You may want to consider requesting a free credit report from each of the three national credit reporting companies. To order your free report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll free, 1-877-322-8228.

Even if you do not find suspicious activity on your initial credit reports, the Federal Trade Commission recommends you check your credit reports periodically.

While not required, you may wish to place a security freeze on your credit files. By placing a freeze, someone who fraudulently obtains your personal information will not be able to use that information to open new accounts or borrow money in your name. However, please be aware that during the freeze period, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

Please see ATTACHMENT A on placing a Security Freeze.

For more information on concrete steps to avoid identity theft, we suggest you visit the web site of the Federal Trade Commission, at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261.

If there is anything NEO/SCI can do to assist you, you can contact us by telephone at 1-800-570-7804, email at [ccdepartment@neosci.com](mailto:ccdepartment@neosci.com), or mail us at the following address:

NEO/SCI  
80 Northwest Boulevard  
Nashua, NH 03063

We sincerely apologize for any distress this situation has caused you. We are ready to assist you in any way.

Enclosure

## ATTACHMENT A

To place a freeze, you must contact all three national credit reporting agencies in writing. The cost of placing the freeze is no more than \$10 for each agency. If you have filed a report with your local law enforcement agency or submitted a complaint with the Federal Trade Commission, there is no charge to place the freeze. Each company requires you to provide particular information.

### **TransUnion, Fraud Victim Assistance Department**

PO Box 6790

Fullerton, CA 92834

1-888-909-8872

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/preventing/securityFreezc.page>

**Include:** name; address; Social Security Number; proof of your current residence, such as a state issued identification card or driver's license; and copy of a valid identity theft report, a department of motor vehicles investigation report, or similar proof that you have been a victim of ID theft.

Minnesota, New Mexico, North Dakota, and District of Columbia residents may make their request by telephone by calling 888-909-8872. Residents of Massachusetts, New York, New Jersey, and West Virginia may make their requests via overnight mail using the following address: 1561 E Orangethorpe Ave., Fullerton, CA 92831.

### **Equifax Security Freeze** (must be sent via certified mail)

PO Box 105788

Atlanta, GA 30348

1-888-766-0008

[http://www.equifax.com/cs/Satellite?c=EFX\\_ContentRoot&cid=1165203975981&pagename=5-1%2F5-1\\_Layout](http://www.equifax.com/cs/Satellite?c=EFX_ContentRoot&cid=1165203975981&pagename=5-1%2F5-1_Layout)

**Include:** name; address; date of birth; Social Security Number; proof of current address, such as a current utility bill; a copy of a police report, identity theft report, or other law enforcement report.

### **Experian Security Freeze**

PO Box 9562

Allen, TX 75013

1-800-787-6864

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

**Include:** full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security Number; date of birth (month, day and year); current mailing address and previous addresses for the past two years; a copy of a valid police report, investigative report or complaint filed with a law enforcement agency (required to waive the fee), and one copy of a government issued identification card, such as a driver's license, state ID or military ID card, etc., and one copy of a utility bill, bank or insurance statement, etc. Make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent).