



Activation Code: XXXXXXXX
Enrollment URL: www.debix.com/safe

March 23, 2010

XXXXXXX
XXXXXXXXX
XXXXXXXXX

Dear XXXXXXX:

We are writing to inform you that a Paraco password protected computer containing certain information about you was stolen on March 16, 2010. As a result, your personal information, including your name, address, date of birth, social security number, bank account (if you had direct deposit), may have been compromised. Paraco has notified the appropriate law enforcement authorities and to date we have no indication that any data has been accessed, however we are recommending you take certain preventative measures to protect your identity and personal information.

We believe the risk of identity theft is extremely low as this computer was password protected however, out of an abundance of caution, we want to make you aware of the steps you should take to guard against identity fraud. To help safeguard you from misuse of your personal information, **we have arranged for you to receive 12 months of identity protection under the Debix Identity Protection Network at no cost to you.** From the date that you set up your account, Debix will enroll you in OnCall Credit Monitoring™ and you will receive OnCall Credit alerts regarding changes in your credit file. Using your phone, you can review and verify these credit alerts and the Debix on-call investigators are there to assist you in the event that you suspect fraud. This service also includes a \$1,000,000 Identity Theft Insurance Policy, and 12 months enrollment in Debix Fraud Resolution Services, if needed, to assist you in restoring your credit file.

Debix has a simple Internet-based verification and enrollment process. To sign up, go to <http://www.debix.com/safe>. You will need to provide the activation code that is listed at the top of this page. Once you have entered your activation code, click on "Sign up now" on the right side of the page and follow the web site's instructions. Please note that if you enroll online, part of the sign-up process may include receiving a phone call from Debix soon after you initiate the registration process. You have 90 days from the receipt of this letter to register.

Alternatively, if you do not wish to register over the internet, you may register over the phone by calling 888-332-4963. For those wishing to register via the U.S. Postal Service, we have included a mail-in registration form. Additionally, please see the enclosure to learn more about other steps you can take to protect yourself.

This service will be valid for one year from the date you register for it. If you have questions about Debix or its coverage, please contact them directly at 888-332-4963. Their support is available Monday to Saturday, 9 am to 5 pm, Central Time.

Please be assured that we take the protection of your personal information very seriously and are taking steps to prevent a similar occurrence. We sincerely regret any inconvenience or concern caused by this incident.

Sincerely,

Charles F. Schwartz
Chief Financial Officer

VISIBILITY

Only you know when it's really you applying for credit. Debix gives you the power to review and approve changes in your credit file.

CONVENIENCE

All you need is a phone for a Debix to contact you through our secure, automated phone network .

PEACE OF MIND

Your Social Security Number and other personal information become useless to identity thieves. No one can impersonate you with creditors.

DEBIX PROTECTION INCLUDES:

- **OnCall Credit Monitoring™** – you will receive a secure Credit Call when there are key changes in your credit file. This puts you in charge of your managing your credit.
- **Strong Security** - You'll always know that your Credit Call is legitimate because you'll hear your own pre-recorded Voice Key message and no one can hear the Credit Call without your pre-registered phone and 4-digit PIN.
- **OnCall Investigation Team** - is there for you when you need us most. When you receive a Credit Call and suspect fraud, simply press the star key on your phone to connect to an OnCall Investigator who will gather the facts and engage law enforcement while the case is hot.
- **Identity Theft Insurance Coverage and Recovery Services** - We provide insurance and recovery services to correct mistakes and protect your good name.
- **Your Confidentiality is Guaranteed** - Debix will never sell or share your information to anyone. We keep all sensitive and personal information encrypted and secure.

HOW IT WORKS:

Debix solves this problem by putting you in control of managing your identity. The idea behind the Debix Network is simple - a thief can convince a bank that he is you, but he can't convince you that he is you. The Debix Network puts the power to authorize new credit accounts in your hands.



Secure Credit Call™
when there are
changes in your
credit file.



OnCall Investigators
there to help you in the
moment you need it –
when you suspect
fraud.

For one year of free Debix Identity Protection, you may sign up online at <http://www.debix.com/safe>, call 888-332-4963, or fill out the enclosed mail-in registration form.

Additional Information on Identity Theft Prevention

Even if you do not feel the need to register for the credit monitoring service, we recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (you can print a copy of the request form at <http://www.ftc.gov/bcp/menus/consumer/credit/rights.shtm>). You can also purchase a copy of your credit report by contacting one of the three national credit reporting companies:

Equifax
(800) 685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
(888) 397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion
(800) 916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834-6790

When you receive your credit reports, review them carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC to obtain additional information about avoiding identity theft.

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

Fraud Alerts: There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. An initial fraud alert stays on your credit report for at least 90 days. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An extended fraud alert stays on your credit report for seven years. You can have an extended alert placed on your credit report if you have been a victim of identity theft and you provide the credit reporting company with the documentary proof it requires. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three credit reporting companies provided above.

Credit Freezes: You may put a "credit freeze" (also known as a "security freeze") on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift, and/or remove a credit freeze. There may be fees for placing, lifting, and/or removing a credit freeze, which generally range from \$5-20 per action. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies at the numbers above to find out more information.