

[Date]

[Insert Name field here]

[Insert Street Address field here]

[Insert City, State, and Zip Code fields here]

Dear [Insert Name field here]:

I am writing to share with you some important information regarding a recent incident that involves your personal information. In March 2010 a portable media device was misplaced. Upon reconstructing the documents contained on the device, it was determined that the device contained your personal information which may have included some, or all, of the following: name, address, date of birth, Social Security Number and, in some cases, an identification number. I want to emphasize that Woodbury is taking this unfortunate incident very seriously and is reviewing and updating its policies and procedures to prevent similar events like this from occurring in the future.

Although we currently have no evidence that your information has been, or will be, misused we recommend that you review your account statements and/ or any free credit reports that may be available to you, including those available through the credit monitoring program we are offering to provide you (detailed below) for possible signs of identity theft.

As a result of this incident, Woodbury is offering to pay for your enrollment in Equifax's Credit Watch™ Gold 3-in-1 Monitoring identity theft protection service for a two-year period. The service provides comprehensive credit file monitoring, unlimited free credit reports, around-the-clock, live customer service, and \$1,000,000 in identity theft insurance. Equifax Credit Watch™ is one of the most comprehensive programs available to help protect your name and credit against identity theft. Additionally, Woodbury will also reimburse you for the cost of any credit freeze you elect to put on your credit file.

With this letter, we are enclosing an information sheet detailing the identity theft protection services and information about how to register with Equifax Credit Watch™. Your promotional code to access Equifax is [Insert Promotion Code field here], which you will need to reference when you enroll. You have a period of 90 days from the date of this letter to activate your Equifax services using the provided promotional code.

If you have additional questions, or feel you may have an identity theft issue, please call 1-866-434-3929, the toll-free hotline designated to respond to any concerns you may have.

Woodbury takes its stewardship of your personal data very seriously. We regret this incident and apologize for any inconvenience.

Sincerely,

Mark Eide
Chief Compliance Officer

Enclosures

WHAT WE ARE PROVIDING YOU

We have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The steps to follow are:

1. Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product. This product is being provided to you at no cost for one year.
2. Additionally, you may choose to adopt an increased level of protection by placing a fraud alert on your credit file at Equifax and the other two credit reporting agencies

Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- o Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- o Wireless alerts and customizable alerts available
- o One 3-in-1 Credit Report and access to your Equifax Credit Report™
- o \$1,000,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- o 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- o 90 day Fraud Alert placement with automatic renewal functionality (available online only)

How to Enroll

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

1. Consumer Information: complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
2. Identity Verification: complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you questions about your credit report that only you should know.
3. Payment Information: During the "check out" process, enter the promotion code, provided at the top of your letter, in the "Enter Promotion Code" box. After entering your code press the "Apply Code" button (which will zero out the price) and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. Order Confirmation: – Click "View My Product" to access your 3-in-1 Credit Report and other product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Promotion Code:** You will be asked to enter your promotion code as provided at the top of your letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a 90 day fraud alert on your credit file, log into the Equifax Member Center and click on the fraud alert tab, visit www.fraudalerts.equifax.com or call our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf. Fraud alerts last 90 days unless you manually renew it or use the automatic fraud alert feature within your Credit Watch subscription.

† Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. This product is not intended for minors (under 18 years of age).

ADDITIONAL IMPORTANT INFORMATION

Reviewing Your Credit Report:

A. Order Your Credit Report

Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three major credit reporting companies – Equifax, Experian, and TransUnion. You may obtain a free copy of your credit report from each of them by visiting www.AnnualCreditReport.com or by calling 1-877-FACT ACT (1-877-322-8228). If you would rather write, a request form is available online at www.AnnualCreditReport.com. You may want to obtain copies of your credit reports to ensure the accuracy of the report information.

B. Review Your Credit Reports for Accuracy

When you receive your credit reports, look them over carefully for items such as accounts you did not open; inquiries from creditors that you did not initiate; and personal information such as home, address, and Social Security number that are not accurate, etc. Even if you

do not find any signs of fraud on your reports, you may want to continue to check your credit report every three months for the next year. If you see anything that looks suspicious, or that you do not understand, call the credit agency at the telephone number on the report.

If you see any information that is suspicious, we recommend that you:

- a. **Contact Law Enforcement and Retain a Copy of the Police Report If You Decide to File One.** Call your local police department or visit the station, and an officer will take a report. We also suggest that you obtain a copy of the police report as you may need to give copies of the police report to creditors to clear up your records.
- b. You should also consider filing a complaint with the Federal Trade Commission ("FTC") by visiting their website www.consumer.gov/idtheft or by calling 1-877-ID-THEFT. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse where it will be accessible by law enforcement throughout the country for use in their investigations.
- c. Contact any of the three major credit bureaus and ask that they place a "fraud alert" on your credit report.

C. Placing a Fraud Alert

A fraud alert informs potential creditors to contact you before opening new accounts. You may place a fraud alert on your credit file by contacting any of the three consumer reporting agencies. The three major credit reporting companies are:

Equifax
1-877-478-7625
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

To learn more about ID theft and how to deter, detect and defend against it, visit:

www.ftc.gov/idtheft
www.usdoj.gov/criminal/fraud/idtheft.html
www.idtheftcenter.org

Maryland Residents: Maryland residents are encouraged to contact the Maryland Consumer Hotline at 1-888-743-0023 if they have any questions about this communication. They can also contact the Department of Consumer Protection via email: consumer@oag.state.md.us, or in writing at:

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

North Carolina Residents: North Carolina residents with questions about this communication or would like information about preventing identity theft can contact the North Carolina Attorney General's Office or the Federal Trade Commission at:

Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
Telephone: (919) 716-6400

<http://www.ncdoj.com/>

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
Telephone: 1-877-438-4338
www.ftc.gov

FREQUENTLY ASKED QUESTIONS

Q. *Why is Woodbury contacting me about this issue?*

A. Woodbury takes very seriously the trust you have placed in us to keep your personal information confidential. We have an obligation to inform you of the situation and what we are doing to protect you from any potential risk of identify theft. We have contacted Equifax, a global leader in effectively dealing with the loss of personal information, to provide you with its Equifax Credit Watch™ Gold with 3-in-1 Monitoring service for one full year at no cost, should you wish to participate.

Q. *What happens after a year?*

A. Woodbury believes that a one-year plan will provide you with coverage that is more than adequate for this incident. We will vigilantly monitor for any activity that might suggest the illegal use of the missing data. If new information surfaces, we will reassess the situation.

Q. *Why can't I be enrolled with Equifax automatically through Woodbury?*

A. The decision to enroll in the Equifax service is a personal one. It would not be appropriate for Woodbury to enroll individuals automatically without their expressed consent. For more details on how to enroll, please see the enclosed information sheet.

Q. *What if I suspect that I am the victim of identity theft?*

A. Once enrolled in the Equifax program, if you believe you are the victim of identity theft due to this incident, Equifax will conduct a thorough investigation and, upon verification, will make restoration services available to you. Please see the enclosed information sheet for more details on Equifax and the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product.

Q. *What is being done to prevent this from occurring again?*

A. Woodbury has conducted a thorough investigation of its procedures and has implemented additional security measures in handling customer data.