

Answers to Frequently Asked Questions

1- I believe my information was contained on the stolen computer. How can I tell if my information has been compromised?

At this point, we have no evidence that any missing data has been used illegally. However, be extra vigilant and carefully monitor bank statements, credit card statements and any statements relating to recent financial transactions. If you notice unusual or suspicious activity, you should report it immediately to the financial institution involved and contact the Federal Trade Commission for further guidance.

2- What is the earliest date at which suspicious activity might have occurred following the theft?

The laptop was stolen on July 27, 2006. If the data has been misused or otherwise used to commit fraud or identity theft crimes, it is likely that suspicious activity may be noticed during the months of August and September.

3- Should I reach out to my financial institutions?

We recommend that you contact your financial institutions (banks, credit card companies) to check for any suspicious activity on your accounts.

4- Where should I report suspicious activity and how can I check my credit report?

The Federal Trade Commission recommends the following four steps if you detect suspicious activity:

Step 1- Contact the fraud department of one of the three major credit bureaus:

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, Texas 75013

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

Contact the fraud departments of any one of the three credit reporting companies to place a fraud alert on your credit report. The fraud alert tells creditors to

contact you before opening any new accounts or making any changes to your existing accounts. You only need to contact one of the three major companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

Step 2- Close any accounts that have been tampered with or opened fraudulently.

Step 3- File a police report with your local police or the police in the community where the identity theft took place.

Step 4- File a complaint with the Federal Trade Commission by using the FTC's Identity Theft Hotline by telephone: 1-877-438-4338, online at www.consumer.gov/idtheft, or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington DC 20580.

5- How can I obtain my credit report?

The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. The three companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free credit report. The Federal Trade Commission (FTC) reports the following means are available to obtain free copy of your credit report: visit www.annualcreditreport.com; call toll-free: 1-877-322-8228; or mail your completed Annual Credit Report Request Form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Your credit report may be immediately available to you if you make the request online. Telephone and written requests may be mailed to you within 15 days upon receipt.

Visit <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt156.htm> for additional information.