

January 7, 2008

«First\_Name» «Last\_Name»  
«Preferred\_Address\_Line\_1»  
«Preferred\_Address\_Line\_2»  
«Preferred\_Address\_Line\_3»  
«City», «State» «Zip\_Code»

Dear «First\_Name»,

We are writing to inform you of a recent security incident at Franklin University. A file containing your name, Social Security number, trimester and course number, email address, and Franklin University ID number was inadvertently placed on our Web server, which made it possible for the information to be viewed online. Although we believe the exposure to be minimal, it is possible that your information may have been viewed by others.

We have removed the file from the Web server so the file can no longer be viewed online and we are working with third party experts to minimize the risk of future incidents of this nature.

We deeply regret this unfortunate situation. Because we value our students and alumni, we are offering you credit monitoring through Experian® for 12 months, at no expense to you. The details of the offer and steps to enroll are further described in the enclosed instructions with this letter. You will have until May 1, 2008 to decide whether you would like to enroll in this credit monitoring product.

In addition to this product we are offering through Experian®, you may obtain a free copy of your credit report from any or all of the three credit bureaus online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free 1-877-322-8228. Hearing impaired consumers can access TDD service at 1-877-730-4104.

Equifax	Experian	TransUnion
1-888-766-0008	1-888-397-3742	1-800-680-7289
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

You may also place a security freeze on your credit report by contacting the credit bureaus. There may be a charge to place a security freeze on your credit report. We encourage you to actively monitor your account statements and credit reports. For more information on identity theft and detailed instructions on other actions you might consider, visit the Federal Trade Commission's Web site at: [www.ftc.gov/bcp/edu/microsites/idtheft/consumers/rights.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/rights.html).

If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a report of identity theft. Obtain a copy of the report as you may need to provide copies to creditors to clear up your records. In addition, you should report identity theft to the Federal Trade Commission.

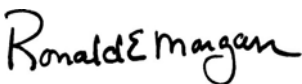
We sincerely apologize for any inconvenience that this may cause you. To view Frequently Asked Questions on our Web site, visit [www.franklin.edu/go/securityupdate](http://www.franklin.edu/go/securityupdate). If you have additional questions, please call us on our dedicated toll-free line at 1-877-212-2211 Monday through Thursday 8 a.m.–8 p.m., Friday 8 a.m.–5 p.m., or Saturday 9 a.m.–1 p.m. EST.

Sincerely,

Ronald E. Morgan  
Chief Information Officer  
Franklin University

Your Credit Monitoring Activation Code: «activation\_code»

Encl.



## **How to Activate Experian® Credit Monitoring**

Please visit, <http://partner.consumerinfo.com/franklin>, and enter your credit monitoring activation code provided on the cover letter.

You have until May 1, 2008 to activate this membership, which will then continue for 12 full months from the date of activation. We encourage you to activate your credit monitoring membership quickly.

Your credit monitoring product will identify and notify you of key changes that may be a sign of identity theft. Your complimentary membership includes:

- Unlimited online access to your Experian® Credit Report and Score for the duration of the membership
- Score Illustrator - helps you understand how factors on your credit report impact your credit score
- Detailed credit report with explanations and descriptions
- Daily monitoring of credit report from all three national credit reporting agencies, Experian, Equifax and TransUnion
- Email monitoring alerts to inform you of key changes to your credit reports, including new inquiries, newly opened accounts, delinquencies, address changes, and public record items
- Monthly “no hit” alerts, if there has been no important changes to your credit report
- Monthly Score Trending of your Experian score
- Informative credit related articles
- Experian Customer Service toll-free 1-866-252-0121
- Toll-free access to fraud resolution representatives and support after you enroll in Triple Advantage
- Assistance from fraud resolution representatives who will walk you step-by-step through the process of resolving problems associated with credit fraud or identity theft
- \$25,000 identity theft insurance coverage provided by a designated third party insurer