

Williams, Hugh

From: MRKOB RM3@nationwide.com
Sent: Tuesday, February 23, 2010 2:35 PM
To: IDTheft
Subject: Nationwide Mutual Insurance Company
Attachments: Maryland Letter - February 2010.doc

To Whom it May Concern,

I am writing this letter on behalf of Nationwide Bank pursuant to Maryland's Personal Information Protection Act, MD Stat. Ann. 14-3504.

Background

Some Nationwide Bank customers recently opened a new deposit account at Nationwide Bank. With every new account, we are required to have a signature on file, which is collected by sending a signature card to be signed and returned to us. Due to a sorting issue, the card was sent in error to another Nationwide Bank customer. This signature card contained name and Social Security Number.

The Nationwide Bank customer who received the information in error will be contacted to ensure that the documents containing the information are destroyed.

We Plan to Help

Because we take privacy and security very seriously, we are offering a free credit-monitoring service for one year. It will provide notification of any changes to credit information, \$1 million Identity Fraud Expense Coverage and access to credit reports.

What are we doing to prevent future incidents?

The sorting error has been corrected. Nationwide Bank also has taken additional steps to protect the accounts by flagging them for review of charges and increasing the authentication steps to access the accounts.

If you have any further questions regarding this incident, please contact me via e-mail at mrkobrm3@nationwide.com or telephone at (614) 677-1672.

6 2 Nationwide Bank customers will receive notification; 3 Maryland customers will receive the version attached below:

Thank You,

Matthew M. Mrkobrad



Nationwide®
On Your Side

February XX, 2010

«First_Name» «Last_Name»
«Address_1»
«Address_2», «State» «Postal_Code»

Promotion Code: #####

Dear «First_Name» «Last_Name»,

Protecting personal information is a top priority at Nationwide Bank. Regrettably, I am writing to inform you of a situation that may have exposed your information.

The Incident

You recently opened a new deposit account at Nationwide Bank. With every new account, we are required to have your signature on file, which is collected by sending you a signature card to be signed and returned to us. Due to a sorting issue, your card was sent in error to another Nationwide Bank customer. This signature card contained your name and Social Security Number.

The Nationwide Bank customer who received your information in error has been contacted to ensure that the documents containing your information were destroyed. Nationwide Bank has also taken additional steps to protect you by flagging your account for review of charges and we have increased the authentication steps to access your account.

We Want to Help

Because we take privacy and security very seriously, we are offering you a free credit-monitoring service for one year. To request the credit monitoring service, please see the enrollment instructions on the next page. If you elect this service, offered through our partnership with Equifax, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report.

Next Steps

Please destroy the signature card that you received in error. Enclosed is a corrected signature card for you to review, sign, and return in the enclosed envelope. We encourage you to be vigilant in reviewing your account statements and monitoring your credit.

How to Reach Us for More Information

I sincerely apologize for any inconvenience that this may cause you and I regret that this situation occurred. Your confidence in our ability to safeguard your personal information and your peace of mind are very important to us.

Our *On Your Side*® Customer Care Center is available to answer questions you may have. Please call 1-877-422-6569 Monday through Friday between 8 a.m. and 8 p.m. EST.

Sincerely,

Andrew Walker
Chief Operating Officer, Nationwide Bank

PE#20100218-002_MD

Resources for Credit Protection

You can obtain information from these sources about steps you can take to avoid identity theft:

Md. Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us

FTC Identity Theft Clearinghouse
600 Pennsylvania Avenue NW
Washington, DC 20580
1-877-IDTHEFT (1-877-438-4338)
www.consumer.gov/idtheft
www.ftc.gov/credit

You can request a free copy of your credit report from one of the three major customer reporting agencies which include Equifax, Experian and Trans Union.

- **Equifax** - Fraud Alert Number: (877) 478-7625 - www.equifax.com
- **Experian** - Fraud Alert Number: (888) 397-3742 - www.experian.com
- **TransUnion** - Fraud Alert Number: (800) 680-7289 - www.transunion.com

About the service offered by Nationwide, through our partnership with Equifax Personal Solutions, at no charge to 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:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- Wireless alerts and customizable alerts available
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 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.

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 up to two security questions to verify your identity.

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 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 fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact 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.

† 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).