

February 25, 2005



Dear 

Last week, you received a letter from our company informing you of crimes committed against ChoicePoint that may have resulted in Personally Identifiable Information such as name, address or Social Security number being viewed by businesses that should not have accessed such information.

As we indicated in our previous letter, upon learning of fraud against our company, we discontinued the customers' access to this information and worked with law enforcement authorities. You may be aware from recent media coverage that one individual, a Nigerian fraudster, pled no contest to charges related to fraud in California State Court last week and was sentenced to 16 months in prison.

We assure you we understand the inconvenience this incident may cause you and have therefore partnered with Experian[®], one of the three national credit reporting companies, to provide you, at our cost, with the resources that will help you monitor and protect the use of your personal information.

One of these resources is the credit monitoring service provided by Experian. Reviewing your credit report frequently for inaccuracies is one way of helping prevent against potential identity theft. Experian will provide the following items for you to utilize if you should choose to do so.

- You may request a free, one year credit monitoring service from Experian. This credit monitoring service will allow you to have unlimited access to your Experian credit report and will provide you with daily monitoring and email alerts of key changes to your Experian credit report.
- You may request one free report containing information from all three national credit reporting companies. This "3 Bureau credit report" will help you understand what information each credit bureau maintains about you and will help you more easily identify any possible signs of fraudulent activity on any of your three credit bureau files. This 3 Bureau report is provided upon sign up of the one-year free membership to Experian credit monitoring.
- We have arranged for a single point of contact, through Experian to allow you to place security alerts on your credit report at all three national credit reporting companies. We recommend before requesting a security alert to review all items on your credit report for inaccuracies. Although a security alert will alert potential creditors to take additional precautions when reviewing your credit records or applications for additional credit, it may not be necessary unless you are truly a victim of fraud and could potentially make the process of acquiring new credit more time consuming.

- Finally, we have arranged for a specially-trained support team at Experian, beginning on February 23, 2005, to assist you from 6 am to 6 pm Pacific, Monday through Friday. They will be able to help you order your tri-bureau credit report, set up your credit monitoring service, and/or place security alerts on your credit reports. For your convenience, you may also order your 3 Bureau credit report and set up your credit monitoring service online at <http://www.experiandirect.com/choicepoint>

To take advantage of this offer provided online by Experian immediately, please go to:

www.experiandirect.com/choicepoint

Promotional code: [REDACTED]

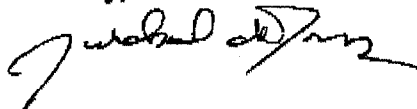
If you have further questions you may call Experian Customer Care at 1-866-262-5962. Please make sure to have your Promotional Code available when accessing the website or speaking to a customer support representative.

To reiterate some of the steps we identified in our previous letter, experts suggest that you review your credit report from each of the three national credit reporting companies and look for inquiries you did not initiate, accounts you did not open, and unexplained debts on accounts you have opened. Experts also suggest you confirm that information such as: your most recent address(es), first and last names and middle initial are correct on your credit report. You should notify the credit bureaus of all inaccuracies as soon as possible so any discrepancies can be investigated and corrected, if found to be in error. Contact information for the National Credit Reporting Agencies will be included with your report.

We have also set up a ChoicePoint toll-free number to accept calls from consumers with questions and to provide any additional advice and support we can. To speak with someone about the information in this letter, please call 1-877-547-2518 between the hours of 6:00 am and 6:00 pm Pacific, Monday through Friday.

We hope this information is helpful to you and again regret any inconvenience this may cause you.

Sincerely,



J. Michael de Janes
Chief Privacy Officer