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OFF OF THE ATTY GENERAL

2008 AUG 19 P 4:16

August 18, 2008

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Via Facsimile Transmission, Attn: Security Breach Notification: (410) 576-6566

Re: *Security Breach State Agency Notice*

Dear Sir/Madam:

Pursuant to Md. Code, Com. Law §14-3504, InterActive Financial Marketing Group, a division of Dominion Enterprises located in Richmond, Virginia, is writing to notify you of a security breach that involves the information of Maryland residents. InterActive Financial Marketing Group acts as a lead generation source for automobile dealers who finance the sale of their motor vehicles to consumers in various states, including Maryland.

On various dates between November 2007 and February 2008, an unknown and unauthorized third party hacked into and gained access to one of our computer servers. This server is used to store information we receive from consumers through our websites. The illegally accessed electronic information includes the names, addresses, birthdates, and social security numbers of our consumers. No consumer credit card account information was stored on the illegally accessed server.

The number of Maryland residents affected is 2,475 as of the date of this notice. We have sent, or will soon send, notice of this security breach to all identified consumers. A copy of our consumer notice letter is enclosed with this letter. We are also notifying each of the three nationwide credit reporting agencies about the timing, content, and distribution of our consumer notices.

We have engaged a computer security and forensics expert to help investigate the scope, nature and cause of this unauthorized intrusion into our computer server. We have implemented enhanced network configuration, database, and software security measures and will continue to devote resources to prevent a similar security breach in the future.

None of our consumers has informed us that any third party has made unauthorized use of their information as of the date of this notice, but we are offering all identified consumers access to credit monitoring services for one year at our expense. Our consumer notice letter also supplies those people with a toll-free telephone number and our contact information if they have any further questions or want additional assistance.

114 Virginia Street Richmond, VA 23219 ph 804.225.1880 fax 804.225.1885

www.carloan.com www.autoloan.com 1800-Auto-Loan www.InterActivefmg.com



Please contact Rich Crawford at (757) 351-8093 if you have any questions regarding this letter.

Sincerely,

Rich Crawford
InterActive Financial Marketing Group

Enclosure

RC/kal



August 19, 2008

You previously submitted your personal information to InterActive Financial Marketing Group ("IFMG") through carloan.com. I am writing to advise you of an incident that may affect your personal information.

Between November of 2007 and February 2008, an unknown third party gained access to one of our computer servers without authorization. This server was used to store information we receive from applicants through our websites. The illegally accessed data includes the information you provided on your credit application, such as your name, address, birth date and social security number. We have investigated the scope, nature and cause of this unauthorized intrusion into our computer server. We have implemented additional security measures and will continue to devote all available resources to prevent this type of event from occurring in the future.

We do not know whether your information has been illegally used, but your information may have been accessed. IFMG is advising you of this incident so that you may take steps to guard against any potential risk resulting from this incident.

As a precaution, to help you detect any possible misuse of your data, IFMG has arranged for you to enroll in credit monitoring for one full year, at no cost to you. Specifically, we have engaged ConsumerInfo.com, Inc., an Experian® company, to provide you with its Triple AlertSM product which includes, among other offerings, daily monitoring of your credit report from all three nationwide credit reporting companies (Experian®, Equifax®, and TransUnion®), email alerts of key changes to your credit reports, toll-free access to a dedicated team of fraud resolution representatives, and \$25,000 Identity Theft Insurance provided by Virginia Surety Company, Inc. (Due to New York state laws restrictions, Identity Theft Insurance and Guarantee coverage cannot be offered to New York residents. All other benefits of Triple Alert are available to you.)

The free credit monitoring product must be activated within 90 days of the date of this letter. To sign up, please visit <http://partner.consumerinfo.com/IFMG> and enter your individual activation code provided below. Please keep in mind that once activated, the code cannot be re-used. You will be instructed on how to enroll in your complimentary credit monitoring product. If you sign up, all credit reports and alerts will be delivered via email.

Your Single Use Credit Monitoring Activation Code:

If you have any questions, you may call the dedicated Privacy Help Line at 866-578-5407. Our representatives will be available to assist you Monday through Friday, between 6 a.m. and 6 p.m. PT.

Regardless of whether you elect to enroll in the credit monitoring product, IFMG strongly recom-

mends that you remain vigilant and regularly review and monitor your credit reports and account statements to guard against any unauthorized transactions or activity. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report fraudulent activity to proper law enforcement authorities, including the Federal Trade Commission.

Maryland residents can contact the Federal Trade Commission and the Maryland Office of the Attorney General to learn more about how to protect against becoming an identity theft victim:

- Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580; Toll-free telephone: 1-877-IDTHEFT (438-4338); Website: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.
- Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202; Toll-free telephone: 1-888-743-0023; Website: www.oag.state.md.us

You are also entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call toll-free (877) 322-8228. Or you may obtain a free credit report by calling any one of the three national credit reporting companies at the following toll free numbers: Equifax® at (800) 685-1111; Experian® at (888)397-3742; and TransUnion® at (800) 916-8800.

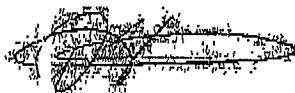
In addition to obtaining a free credit report, you may contact any of the three national credit reporting companies to place a "fraud alert" on your consumer credit file. This will alert creditors to take additional steps to verify the identity of anyone who applies for credit in your name. There is no charge for placing a fraud alert on your consumer credit files. The contact information of the national credit reporting companies for purposes of placing a fraud alert on your account is:

<ul style="list-style-type: none"> • Equifax P.O. Box 105069 Atlanta, GA 30348-5069 (800) 525-6285 http://www.equifax.com 	<ul style="list-style-type: none"> • Experian P.O. Box 1017 Allen, TX 75013 (888) 397-3742 http://www.experian.com 	<ul style="list-style-type: none"> • TransUnion P.O. Box 6790 Fullerton, CA 92834 (800) 680-7289 http://www.transunion.com
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These credit reporting agencies can also provide you with information about the steps you can take if you also want to place a security freeze on your credit file and the cost for doing so. Protecting the privacy and security of your information is extremely important to us. IFMG wishes to reiterate that it has not learned about any misuse of your personal information at this time and that IFMG is taking appropriate remedial steps, including enhancing security protocols.

On behalf of IFMG, I apologize for any inconvenience or concern that this matter may cause for you. As noted, if you have any questions, please feel free to contact the dedicated Privacy Help Line at 866-578-5407, which has been established to assist you. Thank you very much.

Sincerely,



Rich Crawford
InterActive Financial Marketing Group

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McGLINCHEY STAFFORD PLLC

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Cleveland, Ohio 44122-4640

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Baton Rouge, LA
Jackson, MS
Monroe, LA
Dallas, TX
Albany, NY

(216) 378-9905

FAX (216) 378-9910

DIRECT DIAL (216) 378-9905

MEMORANDUM OF TRANSMITTAL

DATE: August 18, 2008

TO: Office of Attorney General, Attn: Security Breach Notification

FAX NO.: (410) 576-6566

SENDER: Kelly Lipinski/David Thompson

CLIENT/MATTER NO.: 101719.0002

NO. OF PAGES (Including Cover Page):

MESSAGES, NOTES, COMMENTS:

Please see attached correspondence regarding security breach notification.

IF YOU EXPERIENCE DIFFICULTIES IN TRANSMISSION, OR DO NOT RECEIVE ALL PAGES INDICATED, PLEASE CONTACT Elaine, AT 216-378-9905.

Confidentiality Statement

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