

October 3, 2012

Dear

This notification is a follow-up to the previous letter and emails we sent to you regarding the recent theft of a laptop computer containing the personal information of a group of Monterey Institute students, including yours.

As you know, we learned that an employee's home was burglarized on September 14, 2012. Personal items and a password-protected laptop computer were among the items stolen. One of the files on that laptop contained student names and Social Security numbers. The employee reported the theft to the local authorities and has been cooperating with their investigation in an effort to recover the stolen items. However, to date, the laptop has not been recovered.

We have no reason to believe that the laptop was stolen for the information on it as many other items were stolen during the burglary, including the employee's car. We have arranged for you to enroll in a complimentary credit monitoring and identity theft protection service for one year provided by TransUnion, one of the three major nationwide credit reporting companies. For more information on this service and instructions on how to activate your complimentary one-year membership, please see the last page of this letter.

We want to assure you that we continue to be committed to the security of your personal information and are in the process of strengthening our policies regarding information security. If you have any questions regarding the credit monitoring service or your identity theft coverage, please call 1-800-242-5181, Monday through Friday, 9:00 a.m. to 7:00 p.m. Eastern Time. Please enter or say the following six-digit telephone pass code, 889662, when prompted.

Sincerely,

Jai Shankar

Jai Blank

Executive Director of Finance, Business Services & Administration

TransUnion Enrollment Information

To enroll in this free service, go to the TransUnion Interactive Web site at **www.transunionmonitoring.com** and in the "Activation Code" space, enter and follow the simple steps to receive your services online within minutes.

If you have any questions or do not have access to the Internet and wish to enroll in a similar offline paper-based three-bureau credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services hotline at 1-800-242-5181, Monday through Friday, 9:00 a.m. to 7:00 p.m. Eastern Time (closed on all U.S. observed holidays). Please enter or say the following six-digit telephone pass code, 889662, when prompted. You can sign up for the online or offline credit monitoring service anytime between now and January 15, 2013. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals that do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion, Experian and Equifax, including fraudulent activity, new inquiries, new accounts, new public records, late payments, change of address and more. The service includes up to \$25,000 in identity theft protection with \$0 deductible. (Certain limitations and exclusions apply).

Whether or not you choose to use TransUnion Interactive's credit monitoring service, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for unauthorized activity. Under federal law, you may obtain a free copy of your credit report once every 12 months from each of the three major nationwide credit reporting companies below by visiting www.annualcreditreport.com, or by calling 1-877-322-8228.

Equifax	Experian	TransUnion
1-800-685-1111	1-888-397-3742	1-800-888-4213
P.O. Box 740256	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the attorney general's office in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580 www.ftc.gov 1-877-438-4338

In addition, you may contact TransUnion's Response Services hotline at 1-800-242-5181 Monday through Friday, 9:00 a.m. to 7:00 p.m. Eastern Time, and enter or say the following six-digit telephone pass code, 889662, when prompted, for information and assistance in addressing your identify theft issue. You should also immediately contact the police in your jurisdiction and file a police report of identity theft. Obtain a copy of the police report as you may need to provide copies of the report to creditors to clear up your records.