May 14, 2012

NAME
ADDRESS1
ADDRESS2
ADDRESS3
CITY, STATE, ZIP

MID: [MD]

Dear Valued Customer:

It has recently been brought to our attention that personal information about merchants who currently process with Bank of America Merchant Services ("BAMS") had been shared outside of the company by our service provider, First Data Corporation ("First Data"). This information was provided to three firms in connection with First Data's efforts to evaluate effective verification and anti-fraud services. BAMS believes there is little risk of harm to you, however, we sincerely regret this error, as the security of your information is one of our top priorities at BAMS.

First Data has been working to improve its customer acceptance experience while reducing fraud. To that end, First Data has been testing product offerings from two credit reporting agencies (one of which is a First Data subsidiary) and a fraud analytics company. As part of this testing initiative, in January and February 2012, First Data sent these three organizations certain data, including the name, address, and social security numbers of BAMS merchants. Please note that the data that First Data sent to the three companies is the same information routinely provided by BAMS to credit reporting agencies in the normal course of our merchant application underwriting and boarding process. The agencies that received the data are required to maintain the security and confidentiality of your information. In addition, these agencies did not pull credit reports on you nor did the testing activities in any way impact your credit report or score as test databases, not live ones, were used. Finally, the firms that the files were sent to have certified to First Data that they did not further transfer the information and have now deleted the data sent.

As a gesture of our regret for this incident and to assure you of our steadfast commitment to protecting your personal information and preserving your trust in us, we would like to offer you a free one-year membership in Triple Advantage® from ConsumerInfo.com, Inc. an Experian® company. Triple Advantage includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax® and TransUnion®) and email monitoring alerts of key changes to your credit reports**.** This program will automatically expire at the end of the one-year period.

To activate your complimentary one-year membership in Triple Advantage from Experian, visit the website listed below and enter your individual activation code. If you prefer, you can enroll on the phone by speaking with an Experian Customer Care representative toll-free at 1.866.252.0121.

Triple Advantage Web Site: http://partner.consumerinfo.com/premium
Your Activation Code: [Activation Code]
You Must Enroll By: August 30, 2012

In addition, information is provided below about identity theft in general. Please call 1.800.430.7161 for more information. We appreciate your understanding and apologize to you for this error by our service provider.

Sincerely,

Robyn C. Mitchell
Risk - Privacy Office
Bank of America Merchant Services

Important Further Information

- To learn more about protecting yourself from identity theft and to report incidents of identity theft, please contact the Federal Trade Commission:

Federal Trade Commission
1-877-ID-THEFT (1-877-438-4338)
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft, or www.ftc.gov/credit

- **Maryland** residents can also obtain information on preventing identity theft by contacting the Maryland Attorney General's Office at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, or calling 1-888-743-0023, or visiting their website at www.oag.state.md.us.

- **North Carolina** residents can also obtain information on preventing identity theft by contacting the North Carolina Attorney General's Office at 9001 Mail Service Center, Raleigh, NC 27699-9001, or calling 1-877-5-NO-SCAM, or visiting their website at www.ncdoj.gov.

- **California Residents**: For more information on identity theft, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov.

To protect yourself from the possibility of identity theft, we recommend that you place a fraud alert on your credit files. A fraud alert lets creditors know to contact you before opening new accounts. Just call any one of the three credit reporting agencies at a number below. This will let you automatically place fraud alerts with all of the agencies. You will then receive letters from all of them, with instructions on how to get a free copy of your credit report from each. You can also receive free copies of your credit reports at www.annualcreditreport.com.

Experian	**Equifax**	**TransUnion**
888-397-3742	800-525-6285	800-680-7289

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records. This notification was not delayed by law enforcement investigation, and we are not aware of any present law enforcement investigation relating to this incident.

Even if you do not find any signs of fraud on your reports, we recommend that you check your credit report every three months for the next year. Just call one of the numbers above to order your reports and keep the fraud alert in place.