



KUBOTA CREDIT  
CORPORATION

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June 24, 2009

VIA U.S. MAIL AND E-MAIL: [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us)

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

Dear Sir/Madam:

As General Counsel to Kubota Credit Corporation, U.S.A. ("KCC"), I write to notify your agency, as required by the Maryland Personal Information Protection Act ("PIPA"), about an incident involving the misuse of personal information regarding *one* resident of your state. Attached is a sample copy of the notice that is being sent to this resident ("Consumer").

We do not believe that a third party obtained information about your resident Consumer by "hacking" into any of our company's computer systems where we store electronic data. Specifically, KCC received applications on behalf of the Consumer for a revolving credit and a retail installment loan through an independent equipment dealer that sells Kubota and other equipment manufactured by various companies. KCC approved the applications and granted the Consumer credit.

On June 8, 2009, KCC came into information that caused it to become suspicious about the retail installment contract account and whether third parties illegally submitted the KCC credit application without the Consumer's authorization. KCC reviewed and investigated the Consumer's accounts with KCC.

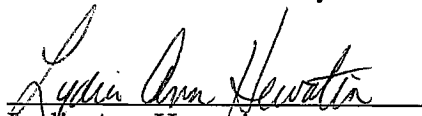
As part of its investigation, KCC contacted the Consumer and learned that the Consumer had not initiated either of the transactions. The personal information in the KCC credit application would have included the Consumer's name, address, birth date, telephone numbers, and Social Security number.

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We have notified federal law enforcement agencies and will cooperate fully with their investigation and any future prosecution of this matter. We are continuing our own investigation as well. We are evaluating our internal systems and controls to ascertain whether any additional measures would be beneficial to implement with respect to customer information security. We are also offering at no cost to the Consumer a credit monitoring product through TransUnion.

If you have any questions, please feel free to contact me at 310-406-3612. Thank you very much.

Very truly yours,

A handwritten signature in cursive script, reading "Lydia Ann Hervatin", written over a horizontal line.

Lydia Ann Hervatin  
General Counsel  
Kubota Credit Corporation, U.S.A.

Dear «FIRST\_NAME LAST\_NAME»,

You previously submitted an application through East Carolina Equipment to request credit from Kubota Credit Corporation (“KCC”). I am writing to advise you about an incident that may affect your personal information.

We are currently investigating whether third parties illegally used personal information from your KCC credit application to obtain additional credit from KCC. The personal information in your KCC credit application would have included your name, address, birth date, telephone numbers, and Social Security number. We learned about and began our investigation into this matter within the last week, and do not know all of the relevant details yet. We do not, at this point, believe that a third party obtained personal information about you by “hacking” into any of our company’s computer systems where we store electronic data.

We have notified law enforcement and will cooperate fully with their investigation and any future prosecution of this matter. We will also continue our own investigation into this matter, to learn if there are any steps we can take that might help prevent this type of event from occurring in the future.

We are advising you of this incident so that you may take steps to guard against potential risks resulting from this incident. As a precaution, to help you detect any possible misuse of your data, KCC has arranged for you to enroll in credit monitoring for one full year, at no cost to you. Specifically, we have partnered with TransUnion to provide you with an offline, paper-based 3-bureau credit monitoring service. The daily 3-bureau credit monitoring service will notify you by mail if there are any critical changes to your credit files, including fraudulent activity, new inquiries, new accounts, new public records, late payments, change of address or employer and more. The service also includes up to \$25,000 in identity theft protection with \$0 deductible. (Certain limitations and exclusions may apply.) Upon enrollment, you will receive a credit monitoring handbook that will outline the benefits of the service.

This free credit monitoring product must be activated within 90 days of the date of this letter. To sign up, please complete and mail the enclosed form to TransUnion at the address provided in the enclosed materials. If you sign up, all credit reports and alerts will be delivered to you through U.S.mail.

If you have any questions, you may call us at 310-406-3634 and a Kubota representative will be available to assist you Monday through Friday, between 8:30 a.m. and 4:30 p.m. PST.

Regardless of whether you elect to enroll in the credit monitoring product, we strongly recommend 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 through 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](http://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](http://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:

Equifax P.O. Box 105069 Atlanta, GA 30348-5069 (800) 525-6285 <a href="http://www.equifax.com">http://www.equifax.com</a>	Experian P.O. Box 1017 Allen, TX 75013 (888) 397-3742 <a href="http://www.experian.com">http://www.experian.com</a>	TransUnion P.O. Box 6790 Fullerton, CA 92834 (800) 680-7289 <a href="http://www.transunion.com">http://www.transunion.com</a>
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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. On behalf of KCC, I apologize for any inconvenience or concern that this matter may cause for you.

East Carolina Equipment was an independent dealer authorized to sell equipment and tractors made by various companies, including Kubota Tractor Corporation. As of June 11, 2009, East Carolina Equipment is no longer authorized to sell Kubota equipment or finance equipment through KCC. You will need to contact East Carolina Equipment directly with any questions you might have about their future business plans or any other issues related to its business.

As noted, if you have any questions, please feel free to contact us at 310-406-3634. Thank you very much.

Sincerely,

Kubota Credit Corporation