



▶ **3.3 million borrowers are victim of data theft. Businesses beware! Verifying all consumer data is a must.**

▶ **Customer Service Quotes that apply to any business.**

▶ **Credit Card Fraud Ring Busted in Ohio.** Major retailers are hit for million's of dollars in fraudulent transactions.

DATAtrue™ focus

ADDRESSING THE NEEDS OF THE SMALL BALANCE LOAN, RENT-TO-OWN AND LENDING INDUSTRIES, NATION WIDE.



3.3 Million Borrowers Are Victims of Data Theft

Last week DATATrue was alerted by consumer security officials that they believed last month's theft of identity data on 3.3 million people with student loans was the largest – ever breach of such information and could affect as many as 5% of all federal student-loan borrowers.

Names, addresses, Social Security numbers and other personal data on borrowers were stolen from the St. Paul, Minnesota headquarters of Educational Credit Management Corporation, a non profit guarantor of federal student loans, during the weekend of March 20-21, according to the company.

ECMC said the stolen information was on a portable media device. "It was simple old fashioned theft," said Gene Sacco, President of DATATrue. State and federal investigators are limiting the amount of information due to the ongoing investigation. Borrowers affected by the theft are being notified.

The ECMC incident is the latest in a series of thefts of consumers' financial data in recent years. Earlier this month, a former employee of HSBC Holdings PLC allegedly stole data on about 24,000 Swiss private bank accounts. In 2005, 40 million accounts serviced by payment processor

CardSystems, were compromised. In 2007, TJX Company, the company that owns retailer, T.J. Maxx, disclosed that 45 million credit and debit card account numbers had been breached.

All told, more than 347 million records containing sensitive information have been compromised in the United States since 2005, according to Privacy Rights Clearinghouse, a non profit consumer group.

The student loan market has battled data losses before. In 2006, 1.7 million computer records held by Texas Guaranteed Student Loan Corporation were breached, while U.S. Department of Education said a bug in its Web site compromised data on 21,000 people.

"Tighter credit markets, high unemployment, and the growing un-banked and under-banked consumer base create a breeding ground for the purchase of stolen consumer data", says Dan Jobrack, Executive Vice President and Business Development Manager for DATATrue.

"That is why it is critical that you at least verify each customer's Social Security number by using DATATrue", says Jobrack.



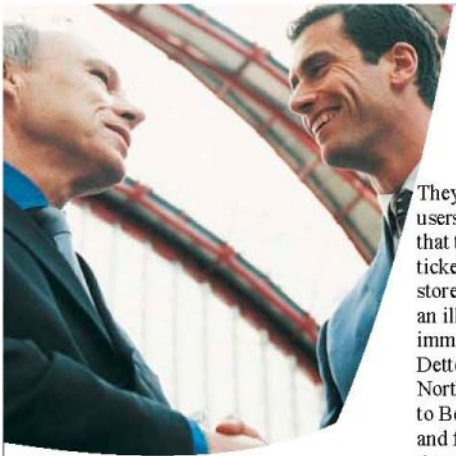
Customer Service Quotes That Apply To Any Business

As far as customers are concerned you are the company. This is not a burden, but the core of your job. You hold in your hands the power to keep customers coming back – perhaps even to make or break the company. Unknown

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Being on par in terms of price and quality only gets you into the game. Service wins the game.

Tony Alessandra



Credit Card Fraud Ring Busted in Ohio

They say he fraudulently added new users to other people's accounts, and that the new users would make big-ticket purchases at Northeast Ohio stores. "It was a fraud scheme and an illegal shopping spree of immense scope," said Steve Dettelbach, U.S. Attorney for Northeast Ohio. "It went from Bath to Beachwood, from Sears to Saks, and from a home on Ivanhoe Avenue to a prison cell in Fort Dix, New Jersey."

The FBI announced the arrest of eight men, charged with using other people's credit card information to buy as much as a million dollars in merchandise from Northeast Ohio stores. "These are stores that we all frequently visit with store credit cards that many of us carry in our wallets," said C. Frank Figliuzzi, Special Agent in Charge of the Cleveland Division of the FBI.

He named Lowe's, Home Depot, Staples, Best Buy, Macy's, Nordstrom, Saks Fifth Avenue, and Sears as among the local stores victimized. In the scheme, the FBI says Dimorio McDowell, an inmate at a federal prison in Fort Dix, New Jersey, used a cell phone to access and alter existing credit card accounts.

The FBI says McDowell was persistent in calling customer service departments until he was successful in gaining access to someone else's personal or business account. He would then modify the account and make one of the Cleveland men authorized users. At times he would use bits and pieces of public information, and use either guesswork or persistence, to finally gain access to the credit card accounts.

A large amount of property purchased under the scheme was seized from a house and garage on Ivanhoe Road in Cleveland's Collinwood neighborhood on Thursday. There was so much stored there that several trucks were needed to haul it away. Two men in the home were arrested, one "in arm's length of a handgun," according to the FBI, and the other "sleeping with a shotgun." Federal agents say McDowell, from his jail cell, would take orders for merchandise, such as plasma TVs, lawn tractors, and construction materials, and have his Cleveland "runners" fill the orders and distribute the goods.

The FBI says it had the cooperation of police departments in Bath Township, Stow, Mentor, Willoughby, Cleveland Heights, Bedford Heights, Strongsville, Beachwood, Jackson Township, Cleveland, University Heights, and Richmond Heights.

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