



Represented Locally By
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December 30, 2010

«AddressBlock»

Dear «Salutation»,

If you're like my family, you are taking out your credit and debit cards more in December than any other time of year. With all that increased activity, increased vigilance is required in protecting ourselves.

The Fair and Accurate Credit Transactions Act of 2003 (FACTA) was designed by Congress to help us do that. The Act allows us to access our credit report once a year to check for things like accounts that should have been closed, new accounts opened we were unaware of, and activity you didn't do.

Checking your report is essential to making sure you get the best credit deals in the future and not become a victim of identity theft.

I've committed to reminding you of this and sending you the forms each year – you just have to complete and mail them. You can also go online to request your report at annualcreditreport.com. This is not a credit card come on, but a site established by the credit bureaus to comply with the FACTA.

Alicia and I have ordered our own credit reports and they are fairly easy to understand.

Please give me a call with any questions.

Happy New Year,

Howard McEwen
Chartered Financial Analyst
LD23503-12/10

