



CENTER FOR LIVING & WORKING, INC.

18 Chestnut St. Suite 540, Worcester, MA 01608
Voice (508) 798-0350 Toll Free (800) 570-4020
TTY (508) 755-1003 VP (508) 762-1164
Fax (508) 797-4015
Website: www.centerlw.org

8/18/24

NAME
ADDRESS.
ADDRESS

Dear NAME

We are writing to notify you that a breach of security/unauthorized acquisition or use of your personal information occurred on 8/8/24 at Center for Living & Working, Inc. (CLW)

On 8/8/24 an employee of CLW performing their duties inadvertently sent a copy of your housing application to another consumer. Information that was inadvertently released was your name, address, date of birth, and social security number. We were notified on this by the other consumer on 8/16/24 as soon as this was received and seen by them.

CLW is in contact with the other consumer to verify your information is destroyed or returned to CLW. We have educated the employee on the company policy of double checking all information before anything is released to ensure it is correct and the employee will take a HIPAA Training before the end of the month.

Under Massachusetts law, you have the right to obtain any police report that may have been filed in regard to this incident.

If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze. You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554

A non-profit, Independent Living Center serving people with disabilities in Central Massachusetts
• Independent Living Services • Personal Care Management Services • Deaf & Hard of Hearing Independent Living Services
• Transitional Services

Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

In order to protect yourself against identity theft or other fraud you may want to place a fraud alerts on your credit file; review your credit reports for unexplained activity; and review credit card or other

financial accounts for any suspicious and/or unauthorized activity. If you should have any further questions, please contact Meg Coffin at 508-755-1101

Sincerely,

Meg Coffin
Meg Coffin
CEO

