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<<First Name>> <<Last Name>>  
 <<Address1>>  
 <<Address2>>  
 <<City>>, <<State>> <<Zip>>  
 <<Country>>

Enrollment Code: <<ENROLLMENT>>  
 To Enroll, Scan the QR Code Below:

Or Visit:  
<https://response.idx.us/SaintXavierUniversity>

October 30, 2024

Dear <<First Name>> <<Last Name>>:

Saint Xavier University (“SXU”) writes to inform you of an incident that may impact the privacy of some of your information. You are receiving this letter because you are a current or former SXU student or employee, or you previously applied for admission. This letter provides you with information about resources that are available to you to protect your personal information, should you feel it appropriate to do so.

Please know that we take the security of information in our care seriously. We promptly responded and conducted a diligent investigation into this matter to determine what happened and what personal information may have been affected. Through this investigation we determined that the files involved in this matter included your name, <<data elements>>.

As part of our ongoing commitment to the privacy and security of personal information in our care, we continue to review and, where necessary, enhance our existing policies and procedures relating to data protection and security. We have also implemented additional security measures to mitigate risk associated with this incident and to help minimize the reoccurrence of a similar future incident. We also reported this incident to federal law enforcement and are providing notice to potentially impacted individuals and to relevant regulatory authorities, as required.

As an added measure, we are providing you with access to twenty-four (24) months of credit monitoring protection services provided by IDX, a ZeroFox company. A description of services and instructions on how to enroll can be found below in this letter. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

**Enroll in Offered Monitoring Services**

We are offering you the opportunity to enroll in complimentary credit monitoring and identity theft protection services through IDX – a data breach and recovery services vendor. These services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. To enroll, please call 1-877-225-2116, Monday through Friday from 8 am - 8 pm Central Time or visit <https://response.idx.us/SaintXavierUniversity> and provide the enrollment code <<ENROLLMENT>>. Please note that the deadline to enroll is January 30, 2025.

**Additional Steps You May Take to Help Protect Personal Information**

We encourage you to remain vigilant against potential incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You should promptly report any activity indicative of identity theft or fraud to law enforcement and to your bank or credit card company as appropriate.

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you may need to provide the following information, depending on whether you make the request online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	1 (800) 916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Under Massachusetts law, you have the right to obtain any police report 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 further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

**For More Information**

Please note, Massachusetts law does not allow us to include certain information in this notification. However, if you have additional questions, please call our dedicated assistance line at: 1-877-225-2116, which is available Monday to Friday, from 9:00 a.m. to 9:00 p.m. Eastern Time. You may also write to SXU at 3700 W 103rd St, Chicago, IL 60655.

Sincerely,

Saint Xavier University