

October 30, 2024

XX. XXXX XXXXXX  
XXXXXXX  
XXXXXXXX, MA XXXXX

Dear XX. XXXXXX,

As you are aware, a recent breach of security of your SNHU accounts resulted in the unauthorized acquisition of your personal information on October 9, 2024. This mailed notification of the incident is required by Massachusetts General Laws Chapter 93H, Sections 1-6 and contains additional information and rights you have related to this incident as a resident of Massachusetts.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

Trans Union Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19022-2000

To request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior 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, military identification, etc.)
7. 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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies

have three (3) business days 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 send a written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

Since the unknown third party did not access your Social Security number, we do not believe this incident places your identity or credit rating at material risk. Nonetheless, you may still want to take these additional steps to help protect yourself from potential harm:

1. **Monitor Your Accounts:** Regularly review your financial account statements and credit reports for any unauthorized activity.
2. **Consider a Fraud Alert:** You may wish to set up a fraud alert. You only need to contact one of the three credit bureaus below. The bureau you contact is required to notify the other two:
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-EXPERIAN (397-3742); at [www.experian.com/fraud/center/html](http://www.experian.com/fraud/center/html)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)
3. **Consider Credit Monitoring:** As a SNHU employee, you have access to free identity monitoring and theft resolution through our EAP partner IDnotify. Go to [www.anthemep.com/SNHU](http://www.anthemep.com/SNHU); you may also contact the Customer Care Team 24/7 at 888-883-1852 for additional guidance and support.
4. **Report Suspicious Activity:** If you notice any suspicious activity on your accounts, report it immediately to your financial institution and law enforcement.

If you should have any further questions, please contact XXXX XXXX-XXXX, Deputy Chief Information Security Officer at XXXXXXXX@snhu.edu.

Sincerely,

XXX XXXXX

Chief Information Security Officer  
Information Technology Services