

Carteret Community College  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



November 1, 2024

### Notice of Data Security Incident

Dear [REDACTED],

We are writing to inform you of a recent data security incident experienced by Carteret Community College ("Carteret") that may have involved your personal information. Please read carefully as this letter contains background information about the incident, the type of information involved, and steps you can take to protect your information.

**What Happened?** On July 23, 2024, Carteret became aware of a possible data security incident event involving its email tenant. Upon discovering this activity, Carteret immediately took steps to secure the email account and launched an investigation, aided by independent cybersecurity experts, to determine what happened and whether sensitive information may have been affected. As a result of the investigation, Carteret learned that an unauthorized actor may have acquired certain files and data stored within one (1) email account. Upon learning this, Carteret launched a comprehensive review of all potentially affected information to identify any personal information that could have possibly been acquired. Following the completion of this comprehensive review, Carteret confirmed on October 15, 2024, that your personal information may have been involved in the incident. Since that time, we have been working to gather contact information for individuals and prepare notification to all affected individuals of this incident.

**What Information Was Involved?** Following our review of the contents of the impacted data, on October 15, 2024, we determined that your name and Social Security number were included. We emphasize that we have no evidence of any actual or attempted misuse of this information.

**What Are We Doing?** As soon as we discovered this incident, we took measures to further secure the email tenant and enlisted outside cybersecurity experts to conduct a forensic investigation. We have also implemented additional security measures to help reduce the risk of a similar incident occurring in the future. In addition, we are notifying you of this event and providing resources you can utilize to help protect your information.

As a precaution, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

**What You Can Do.** To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED].

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity. We also recommend that you review the guidance included with this letter about how to protect your information.

**For More Information.** If you have questions about this matter or need assistance enrolling in the complimentary services being offered to you, representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays. Please call the help line 1-800-405-6108 and supply the call specialist with your unique code listed above.

The privacy and protection of personal information is a top priority for Carteret, which deeply regrets any inconvenience or concern this incident may cause.

Sincerely,

Carteret Community College

### Additional Steps You Can Take to Further Protect Your Information

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and monitoring free credit reports closely for errors and by taking other steps appropriate to protect accounts, including promptly changing passwords. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained for remediation assistance or contact a remediation service provider. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC). You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.consumer.ftc.gov](http://www.consumer.ftc.gov), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

- *Equifax*, P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, [www.equifax.com](http://www.equifax.com).
- *Experian*, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com).
- *TransUnion*, P.O. Box 1000, Chester, PA 19016, 1-800-916-8800, [www.transunion.com](http://www.transunion.com).

**Fraud Alerts:** There are two kinds of general fraud alerts you can place on your credit report--an initial alert and an extended alert. You may want to consider placing either or both fraud alerts on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and provide the appropriate documentary proof. An extended fraud alert is also free and will stay on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>. Military members may also place an Active-Duty Military Fraud Alert on their credit reports while deployed. An Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment.

**Credit or Security Freezes:** Under U.S. law, you have the right to put a credit freeze, also known as a security freeze, on your credit file, for up to one year at no cost. The freeze will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit.

You must separately place a security freeze on your credit file with each credit reporting agency. There is no fee to place or lift a security freeze. For information and instructions on how to place a security freeze, contact any of the credit reporting agencies or the Federal Trade Commission identified above. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement. After receiving your freeze request, each credit bureau will provide you with a unique PIN or password. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze.



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A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

**IRS Identity Protection PIN:** You can obtain an identity protection PIN (IP PIN) from the IRS that prevents someone else from filing a tax return using your Social Security number. The IP PIN is known only to you and the IRS and helps the IRS verify your identity when you file your electronic or paper tax return. You can learn more and obtain your IP PIN here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include the right to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [http://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state attorney general about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the attorney general in your state.

#### **Additional information:**

**District of Columbia:** The Office of the Attorney General for the District of Columbia can be reached at 400 6th Street, NW, Washington, DC 20001; 202-727-3400; [oag@dc.gov](mailto:oag@dc.gov)

**California:** California Attorney General can be reached at: 1300 "I" Street, Sacramento, CA 95814-2919; 800-952-5225; <http://oag.ca.gov/>

**Massachusetts:** Massachusetts Attorney General can be reached at: 1 Ashburton PI Boston, MA 02108; 617-727-8400; <https://www.mass.gov/orgs/office-of-the-attorney-general>

**Maine:** Maine Attorney General can be reached at: 6 State House Station Augusta, ME 04333; 207-626-8800; <https://www.maine.gov/ag/>

**Maryland:** Maryland Attorney General can be reached at: 200 St. Paul Place Baltimore, MD 21202; 888-743-0023; [oag@state.md.us](mailto:oag@state.md.us) or [IDTheft@oag.state.md.us](mailto:IDTheft@oag.state.md.us)

**North Carolina:** North Carolina Attorney General's Office, Consumer Protection Division, can be reached at: 9001 Mail Service Center Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; [www.ncdoj.gov](http://www.ncdoj.gov)

**New York:** New York Attorney General can be reached at: Bureau of Internet and Technology Resources, 28 Liberty Street, New York, NY 10005; 212-416-8433; <https://ag.ny.gov/>

**Rhode Island:** Rhode Island Attorney General can be reached at: 150 South Main Street Providence, RI 02903, <http://www.riag.ri.gov>.

**Texas:** Texas Attorney General can be reached at: 300 W. 15<sup>th</sup> Street, Austin, Texas 78701; 800-621-0508; [texasattorneygeneral.gov/consumer-protection/](http://texasattorneygeneral.gov/consumer-protection/)

**Vermont:** Vermont Attorney General's Office can be reached at: 109 State Street, Montpelier, VT 05609; 802-828-3171; [ago.info@vermont.gov](mailto:ago.info@vermont.gov)