



HARVARD

Information Security and Data Privacy

Return Mail Processing
PO Box 999
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L01

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123 ANY ST

ANYTOWN, US 12345-6789



November 3, 2025

Notice of Security Incident

Dear Sample A. Sample:

We are writing to let you know about a data incident in which a third party gained unauthorized access to some of your personal information.

What Happened?

On September 29, 2025, Harvard University (*We or the University*) became aware of a third party claiming to have accessed certain University data without authorization. We promptly initiated an investigation of the incident.

Based on information obtained from our external forensic experts and information published by Oracle, it appears that the unauthorized third party exploited a vulnerability in an Oracle E-Business Suite web application to carry out a large wave of attacks against a number of victims, including the University. Oracle only released an update to the application to address the vulnerability after the cyberattack that impacted the University. As part of our investigation, we took steps to further secure our systems, including isolating the relevant systems. We also have been promptly implementing application updates issued by Oracle as they have become available.

On October 6, 2025, our investigation confirmed that between August 9, 2025 and August 20, 2025, the unauthorized third party accessed and downloaded files containing some of your personal information.

What Information Was Involved?

The personal information that was accessed includes your name, address, and Social Security Number.

What We Are Doing.

The University recognizes the importance of safeguarding the data it handles. We are closely monitoring updates from Oracle and are working with external forensics experts to further protect our systems. We continually take steps to review the security of the University's systems to mitigate against future incidents.

What You Can Do.

We have arranged for you to enroll, at no cost to you, in an online credit monitoring service for 24 months. This service is provided by Experian, specializing in fraud assistance and remediation services. You can find information about the service and how to enroll in **Attachment A** to this letter.

In addition to complimentary credit monitoring, **Attachment B** provides further information about steps you can take to protect your identity in general, should you feel it may be appropriate to do so.

For More Information.

If you have any questions, you can call our dedicated toll-free telephone line at 1-833-918-5744, Monday through Friday from 8am – 8pm Central (excluding major U.S. holidays) to speak to an authorized representative of the University.

Yours sincerely,

A handwritten signature in cursive script that reads "Michael Tran Duff".

Michael Tran Duff, Chief Information Security and Data Privacy Officer
Harvard University

ATTACHMENT A

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by January 30, 2026** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-918-5744 by January 30, 2026 Monday through Friday from 8 am to 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ATTACHMENT B

GENERAL STEPS TO TAKE TO PROTECT YOUR PERSONAL INFORMATION

- You should be vigilant against possible “phishing” communications, including from emails that appear to be (but are not) sent from a particular organization.
- Regularly review your account statements and credit history for any signs of unauthorized transactions or activity, and remain vigilant against threats of identity theft or fraud.

STEPS YOU CAN TAKE TO PROTECT YOURSELF WITH REGARD TO CONSUMER CREDIT REPORTING BUREAUS

Ordering Free Credit Report. Please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at www.consumer.ftc.gov/articles/0155-free-credit-reports) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Fraud Alert. When you place a “fraud alert” on your credit report, businesses who pull your credit report will see that you may be a victim of identity theft. The company may then choose to verify your identity before they extend credit to anyone who purports to be you. To place an alert, contact any one of the three main credit reporting bureaus. That company is required to tell the other two bureaus about the alert. When you first place a fraud alert on your account, it will remain for at least 90 days, after which you can renew it. When you do place an alert on your report, be sure that all three major credit reporting companies have your current contact information so they can get in touch with you.

Security Freeze. A “security freeze” or “credit freeze” goes further than an alert and lets you restrict access to your credit report entirely. This is because most creditors need to see your credit report before they approve a new account. If creditors cannot see your file, they may not extend the credit. A credit freeze does not affect your credit score, but you may need to lift the freeze temporarily, either for a specific time or for a specific party if you are opening a new account, applying for a job, renting an apartment or buying insurance.

To place a freeze, you need to contact each of the major credit reporting bureaus. You will need to supply your name, address, date of birth, social security number and other personal information. Credit reporting agencies are required to place/remove a freeze on your credit report without charge.

Below, we provide contact information for the major credit reporting agencies. They can provide additional resources about preventing or remedying identity theft, including by setting up fraud alerts/security freezes and by reviewing your credit report. Fees may be required for some services.

EQUIFAX
P.O. Box 105069
Atlanta, GA 30348-5069
866-478-0027
www.equifax.com/personal/credit-report-services

EXPERIAN
P.O. Box 9554
Allen, TX 75013
888-397-3742
www.experian.com/freeze

TRANSUNION
P.O. Box 160
Woodlyn, PA 19094
800-916-8800
freeze.transunion.com

INFORMATION AND ASSISTANCE THAT YOU CAN OBTAIN FROM FEDERAL AND STATE LAW ENFORCEMENT AND CONSUMER PROTECTION AGENCIES:

If you believe that you may be the victim of identity theft, you should report that immediately to law enforcement, your state Attorney General, or the Federal Trade Commission. You also may wish to review the resources provided by the Federal Trade Commission on how to avoid identity theft. You can reach the FTC at:

Bureau of Consumer Protection
Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 20580

1-877-ID-THEFT (877-438-4338)
www.identitytheft.gov

PROTECTIONS OF THE FEDERAL FAIR CREDIT REPORTING ACT

The Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. In particular, the FCRA enables identity-theft victims to demand the removal of false entries on their credit reports that result from the theft. Your major rights under the FCRA include:

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You may seek damages from violators.

You can obtain more information, including information regarding additional rights at www.ftc.gov/credit, or at

https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf.

IF YOU ARE A RESIDENT OF CERTAIN STATES, YOU HAVE ADDITIONAL RIGHTS:

Maryland

You may also wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.oag.state.md.us/idtheft>, or by sending an email to idtheft@oag.statemd.us, or calling 1-410-576-6491. The Identity Theft Unit can give you step-by-step advice on how to protect yourself from identity thieves using, or continuing to use, your personal information. You may also reach the Maryland Attorney General by mail at:

Identity Theft Unit
Office of the Attorney General
200 St. Paul Place
25th Floor
Baltimore, MD 21202

Massachusetts

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

New York

For more information, you may visit the following websites: New York Department of State Division of Consumer Protection at www.dos.ny.gov/consumer-protection, or NYS Attorney General at www.ag.ny.gov. For more information on placing a security freeze on your credit reports, please go to the New York Department of State Division of Consumer Protection website at <https://dos.nysits.acsitefactory.com/consumer-protection>.

North Carolina

You can reach the Attorney General of the State of North Carolina by mail at:

9001 Mail Service Center
Raleigh, NC 27699-9001
+1 (919) 716-6400
<http://www.ncdoj.gov>

Rhode Island

You can reach the Attorney General of the State of Rhode Island by phone at (401) 274-4400 or online at www.riag.ri.gov.