



Maura Healey, Governor
Kimberley Driscoll, Lieutenant Governor
Monica Tibbits-Nutt, Secretary & CEO
Phillip Eng, General Manager & CEO



Security Breach Notice Pursuant to MGL c. 93H

DATE

ADDRESS

Dear Employee:



Why did you receive this correspondence?

We value and respect the privacy of your information, which is why the Massachusetts Bay Transportation Authority (“the MBTA”) is writing to you today. We want to inform you of a recent incident that resulted in some of your personal information being inadvertently released to unauthorized individuals. It is important to note that the MBTA is not aware of any misuse of this information for identity theft purposes.



What do you need to do?

If you would like to obtain a free replacement driver’s license or ID card with a new state assigned (SA) number, which will also result in a free replacement professional license, please contact RMV93H@dot.state.ma.us and be sure to include your name, preferred contact information, and that you are seeking a new license.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident; however, the MBTA has not filed a police report at this time. 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 (3) 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 to 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
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/>



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Experian Security Freeze

P.O. Box 9554

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 (5) 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 up 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 and should provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to temporarily lift or remove the security freeze. It is important to maintain this PIN/password in a secure place, as you may need it to lift or remove the security freeze.

To lift the security freeze 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 may be required to provide 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 or by



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telephone) and three (3) business days (for requests 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 entirely, 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 may be required to provide 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 or by telephone) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

The MBTA considers the protection and security of your personal information one of its highest priorities and regrets any inconvenience that this incident may have caused you.



Are you responsible for any fees?

You are not responsible for any fees related to a free replacement driver's license or ID card and professional license with a new state assigned (SA) number.



What if you have questions?

If you have any questions, please contact Ahmad Barnes at abarnes@MBTA.com. If you would like to request a new SA Number, please email RMV93H@dot.state.ma.us.

Sincerely,

MBTA