

<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country>>

RE: Notice of Security Incident

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

Muscogee County School District (“MCSD”) values and respects the privacy and security of your information. We are writing to inform you of a data security incident that involved some of your personal information that was collected during your employment with us. This letter includes information about the incident, our offer of free credit monitoring and identity theft protection services, and additional steps you can take to help protect your personal information, should you feel it appropriate to do so.

**What Happened?** On or about December 26, 2024, we detected suspicious activity within our computer network. We immediately took actions to secure our network, launched an investigation with cybersecurity experts to determine the extent of the incident, and notified law enforcement. The investigation determined that an unknown third party accessed our computer network between December 12, 2024, and December 26, 2024, and may have obtained data related to employees. We conducted a review of our systems and believe that some of your personal information was contained in the data obtained by the threat actor.

**What Information Was Involved?** The personal information involved included your name, Social Security number, and financial account number and routing numbers you provided to MCSD for payroll purposes.

**What We Are Doing.** Please know that protecting personal information is something we take very seriously. Upon discovery of the incident, we took immediate action to bring in cybersecurity experts and to conduct a diligent investigation to determine the nature, scope, and impact of the incident. We also supplemented our existing security measures to further strengthen our network and reduce the likelihood of a similar incident occurring in the future.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for <<Monitoring Term Length (Months)>> months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of personal information. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services. You have until <<b2b\_text\_6 (activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s\_n>>

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](https://info.krollmonitoring.com). Additional information describing your services is included with this letter.

**What You Can Do.** You can activate the complementary credit monitoring being offered to you. There is no cost for you to activate in these services. This letter also includes other precautionary measures you can take to help protect your personal information, including placing a fraud alert and/or security freeze on your credit files. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or suspicious activity on a regular basis.

**For More Information.** We sincerely regret any inconvenience or concern this incident may cause. If you have additional questions, please call (866) 686-2571 between, toll-free between 9:00 a.m. and 6:30 p.m. Eastern Time, Monday through Friday (excluding major U.S. holidays).

Sincerely,

Dr. David F. Lewis  
Superintendent of Education  
Muscogee County School District



## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

### Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

### Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

## **ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION**

### **Freeze Your Credit File**

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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. Note that a security freeze generally does not apply to existing account relationships and when a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a security freeze.

To place a security freeze on your credit report, contact each of the three major consumer reporting agencies using the contact information listed below:

#### **Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

#### **Experian**

P.O. Box 4500  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-888-680-7289  
[www.transunion.com](http://www.transunion.com)

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

1. Your full name with middle initial and any suffixes;
2. Social Security number,
3. Date of birth;
4. Current address and previous addresses for the past five (5) 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.); and
7. Other personal information as required by the applicable credit reporting agency.

If you request a security freeze via toll-free telephone or online, the credit reporting agencies have one (1) business day after receiving the request to place the freeze. In the case of a request made by mail, the bureaus have three (3) business days after receiving your request to place a security freeze on your credit report. If you request a lift of the security freeze online or by phone, the credit reporting agency must lift the freeze within one (1) hour. If you request a lift of a credit freeze by mail, then the credit reporting agency must lift the credit freeze no later than three (3) business days after receiving your request.

### **Fraud Alerts**

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your 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 an alert lasting 7 years. Contact one of the credit reporting agencies listed above to activate an alert.

### **Monitor Your Account Statements and Report Fraud**

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, carefully reviewing your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity. Report suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement. (For Oregon & Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and your State Attorney General.)

### **Order Your Free Annual Credit Report**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 to obtain one free copy of your credit report from each of the three major credit reporting bureaus annually. Periodically review a copy of your credit report for discrepancies and identify any accounts you did not open or inquiries you did not authorize.

### **File or Obtain a Police Report**

You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report incidents of identity theft to local law enforcement or to the Attorney General.

### **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself by contacting the Federal Trade Commission (FTC) or state Attorney General. The FTC provides information at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). The FTC can also be reached by phone: 1-877-438-4338; TTY: 1-866-653-4261 or by writing: 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

### **Fair Credit Reporting Act**

You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit [www.ftc.gov/credit](http://www.ftc.gov/credit). The FTC's list includes the following FCRA rights: (1) To receive a copy of your credit report, which must contain all the information in your file at the time of your request; (2) To receive a free copy of your credit report, at your request, once every 12 months from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion; (3) To receive a free credit report if a company takes adverse action against you (e.g. denying your application for credit, insurance, or employment), and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft; (4) To ask for a credit score; (5) To dispute incomplete or inaccurate information; (6) To obtain corrections to your report or delete inaccurate, incomplete, or unverifiable information; (7) Consumer reporting agencies may not report outdated negative information; (8) To restrict access to your file and to require consent from you for reports to be provided to employer; (9) To limit "prescreened" offers of credit and insurance you receive based on information in your credit report; and (10) To seek damages from violators.

**For residents of Iowa:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. The office can be reached at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5164, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov).

**For residents of Maryland:** The Maryland Office of the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and [www.oag.state.md.us](http://www.oag.state.md.us). You can obtain information from the Attorney General or Federal Trade Commission about preventing identity theft.

**For residents of Massachusetts:** You have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security number, date of birth, and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring to place a security freeze on your account.

**For residents of New Mexico:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Furthermore, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccuracies, 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 credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

**For residents of North Carolina:** The North Carolina Attorney General's Office, Consumer Protection Division, can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 (toll-free within North Carolina), and [www.ncdoj.gov](http://www.ncdoj.gov). You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

**For residents of Oregon:** You are encouraged to report suspected identity theft to the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97031-4096; 1-877-877-9392 (toll-free in Oregon); 1-503-378-4400; [www.doj.state.or.us](http://www.doj.state.or.us).

**For residents of Rhode Island:** The Rhode Island Office of the Attorney General can be contacted at: 150 South Main Street, Providence, RI 02903, 1-401-274-4400, and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed regarding this incident.