March 5, 2025

# AFFECTED INDIVIDUAL ADDRESS

## Dear **NAME**:

We are writing to inform you that Boston University has been actively investigating a data security incident that affected two email accounts associated with the Defender Clinic at Boston University School of Law. Boston University does not have any knowledge that your data has been used for an unauthorized purpose. However, after an extensive review, we have determined that an unauthorized person may have accessed your data. We take the protection and proper use of your data very seriously and are providing this notice and a free twenty-four month membership in a credit monitoring service, Experian IdentityWorks, to help you protect your personal information.

## What Happened

Boston University was the victim of an email phishing attack that started on December 23, 2024 and resulted in the compromise of two law clinic email accounts. One of those compromised accounts or a saved file accessed from those accounts contained email, notes, or a police report or other court or legal document that included your data. The document or file was stored in connection with a case handled by the Defender Clinic.

## What Information Was Involved

Based on our investigation, we believe the following information was involved in the incident: communications with your attorney, your name, address, driver's license information and social security number.

## What You Should Do

At this time, Boston University does not have any knowledge that your information has been used for any unauthorized purpose. Therefore, this letter is *not* a notice that you are a victim of identity theft; it is a notice that there *may have been* unauthorized access to your information, not necessarily that it was accessed or has been used. Nevertheless, we are notifying you as required by Massachusetts law.

It is a good idea to continue to monitor your credit card and financial account statements. Therefore, Boston University is making available to you a free 24-month membership in a credit monitoring service, Experian IdentityWorks, which will provide you with alerts of key changes and suspicious activities on your credit reports and proactive fraud assistance. <u>You must enroll by 06/30/2025</u>. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. Experian

IdentityWorks Monitoring is free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Experian IdentityWorks Credit Monitoring, including instructions on how to activate your complimentary 24-month membership, please review the enclosed document.

You may also take advantage of the free annual credit report available from each credit reporting agency by visiting <u>www.annualcreditreport.com</u>. You have the right to obtain such a free report annually, from each of the three major credit reporting bureaus. If you detect any unauthorized or suspicious activity in any of your accounts, contact the issuing company immediately.

Massachusetts law also allows persons to a place security freeze on their credit reports. 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. Details on how to request a security freeze or a fraud alert are attached to this letter.

Under the circumstances, we felt there was no need to file a police report. However, if you are victim of identity theft—meaning that your personal identifying information was used to pose as you, harass you, or obtain identification containing your personal information or anything else of value—you have the right to file your own police report and obtain a copy of that report. If you find that your information is being used without your authorization, contact your local police department.

Boston University takes privacy and information security very seriously and is taking steps to prevent any similar events in the future. Boston University has notified the Massachusetts Attorney General regarding this incident.

We regret that your information may have been subject to unauthorized access and any inconvenience or concern caused by this incident. Should you have further questions about this matter, please contact Boston University Information Security at buinfosec@bu.edu or via phone at 617-358-8500 and refer to case #18409-MDSM.

Sincerely,

Eric Jacobsen

Assistant Vice President and CISO, BU Information Security

#### What are the steps I should take to reduce my risk of identity theft?

#### 1. Monitor your financial statements and credit reports for unauthorized activity.

Contact your financial institution to determine whether your accounts should be closed. Immediately report any suspicious or unusual activity on your accounts.

Request a free credit report at <u>www.AnnualCreditReport.com</u> or by calling 1-877-322-8228. You are entitled by law to obtain one free credit report per year from each of the three major credit bureaus -- Equifax, Experian, and Transunion -- for a total of three reports every year.

#### 2. Place a security freeze or fraud alert on your credit reports.

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.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, consider placing an *initial fraud alert* with the three major credit bureaus noted above. A fraud alert stays in your file for at least 90 days and can make it more difficult for someone to get credit in your name because it warns creditors to follow certain procedures to protect you. Please note, however, that these additional safeguards may also delay your own applications for new credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, it will notify the other two, which then will a place fraud alerts in their files. Placing a fraud alert entitles you to free copies of your credit reports.

 Equifax:
 1-800-525-6285; www.equifax.com

 Experian:
 1-888-EXPERIAN (397-3742); www.experian.com

 TransUnion:
 1-800-680-7289; www.transunion.com

Deployed members of the U.S. Military should consider placing an active duty alert on their credit file. Such active duty alerts serve a similar function as initial fraud alerts, causing creditors to be more cautious in extending new credit. However, unlike initial fraud alerts, active duty alerts last for one year instead of 90 days. However, active duty alerts do not entitle you to a free credit report, so after filing this alert, you should also request a free credit report (as noted above).

#### 3. Review Federal Trade Commission (FTC) Resources.

Review resources provided on the FTC identity theft website, <u>www.ftc.gov/idtheft</u>. The FTC maintains a variety of consumer publications providing comprehensive information about breaches and identity theft.



To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> 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 <u>immediately available to you</u>, 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 06/30/2025 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/3bcredit
- Provide your activation code: <INSERT CODE>

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 1-877-288-8057 by 12/30/2024. Be prepared to provide engagement number B141847as 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, Equifax and Transunion files for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE<sup>™</sup>: 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.

<sup>\*\*</sup> 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.