



Return Mail Processing Center:  
P.O. Box 989728  
West Sacramento, CA 95798-9728



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[Redacted]  
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Enrollment Code: [Redacted]  
To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

March 12, 2025

Subject: Notice of Data Security Incident

Dear [Redacted]:

We are writing to inform you of a recent data security incident experienced by Carruth Compliance Consulting ("Carruth") that may have affected your personal information. Carruth provides third-party administrative services for 403(b) and 457(b) retirement plans and monitors contribution compliance for all employees of certain public school districts, community colleges, and non-profit organizations, including Lake Oswego School District. Please read this letter carefully as it contains steps that you can take to help protect your personal information, including the opportunity to enroll in complimentary credit monitoring and identity theft protection services.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies:

Equifax: P.O. Box 105788, Atlanta, GA 30348, 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 2000, Chester, PA 19016, 1-800-916-8800, [freeze.transunion.com](http://freeze.transunion.com)

In order to request a security freeze, you will need to provide the following information:

1. Full name and any suffixes;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, the addresses where you have lived over the prior five 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.);

7. 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 consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a request to the consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN 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 or the specific period of time you want the credit report available. The consumer reporting agencies have three business days 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, you must send a request to each of the three consumer reporting agencies and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three business days after receiving your request to remove the security freeze. No fee is required to be paid to any of the consumer reporting agencies to place, lift or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,  
[www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft), 1-877-IDTHEFT (438-4338).

Lake Oswego School District has no evidence of the misuse or attempted misuse of any potentially impacted information. Nonetheless, Lake Oswego School District is offering you the opportunity to enroll in 24 months of complimentary identity protection services through IDX, a leader in consumer identity protection. These services include 24 months of credit<sup>1</sup> and dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. The deadline to enroll in these services is June 12, 2025. Carruth is also offering any potentially affected individuals, such as a beneficiary, with complimentary credit monitoring and identity theft protection services through IDX. You may enroll by visiting <https://app.idx.us/account-creation/protect> and providing the enrollment code at the top of this page. To enroll yourself and any beneficiaries, please call IDX at 1-877-390-8299.

If you have questions or need assistance, please call 1-877-390-8299 Monday through Friday from 9 a.m. - 9 p.m. Eastern Time. IDX representatives are fully versed on this incident and can answer any questions that you may have.

Sincerely,

Lake Oswego School District  
PO Box 70, 2455 Country Club Road  
Lake Oswego, OR 97034  
503-534-2000  
[losdschools.org](http://losdschools.org)  
<https://www.losdschools.org/business-services/contact-business-services>

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<sup>1</sup>To receive credit monitoring 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.