



Secure Processing Center  
25 Route 111, P.O. Box 1048  
Smithtown, NY 11787

To Enroll, Please Call:

866-622-9303

Or Visit:

[app.identitydefense.com/enrollment/activate/stsi](http://app.identitydefense.com/enrollment/activate/stsi)

Enrollment Code: <<Activation Code>>

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

## Re: Notice of Data Security Event

Dear <<Full Name>>,

Substitute Teacher Service, Inc. ("STS") is writing to notify you of a data security event that may have affected your personal information. While we are unaware of any attempted or actual misuse of your personal information, we are providing you with information about the event, our response, and steps you may take to protect against any misuse of your personal information, should you feel it necessary to do so.

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.

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 may 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 major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at 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

1-800-349-9960

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

### 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  
1-800-916-8800  
<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 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 one (1) 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 within five (5) 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order 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 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) and three (3) business days (for request 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, 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 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) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

STS is offering complimentary credit monitoring and identity protection services through CyEx, a leader in consumer identity protection. These services include twenty-four (24) months of credit monitoring, identity protection, a \$1,000,000 identity theft insurance reimbursement policy, and fully managed identity theft recovery services.

To enroll in twenty-four (24) months of complimentary credit monitoring services, please call, toll-free, 866-622-9303 or visit **[app.identitydefense.com/enrollment/activate/stsi](http://app.identitydefense.com/enrollment/activate/stsi)** and enter the Enrollment Code provided above. Representatives are available Monday through Friday from 8:00 AM – 11:00 PM Eastern Time and Saturday 9:00 AM – 6:00 PM Eastern Time. Please note the deadline to enroll is <<**Enrollment Deadline**>>.

Please review the enclosed “Steps You Can Take to Help Protect Your Personal Information,” which provides information on what you can do to better safeguard against possible misuse of your personal information.

If you have additional questions or concerns that are not addressed in this notice, please call our toll-free dedicated assistance line at 855-374-7093. This toll-free line is available from 9:00 AM – 9:00 PM Eastern time.

We sincerely regret any inconvenience this event may cause you. We remain committed to ensuring the security of information in our care.

Sincerely,

J.R. Godwin  
Vice President of Business Affairs  
Substitute Teacher Service, Inc.

## Steps You Can Take to Help Protect Your Personal Information

**Monitor your accounts:** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity or errors. Please report any suspicious activity on your account to the institution.

**Check credit reports:** Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report at:

**Equifax®**

P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9701  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion®**

P.O. Box 1000  
Chester, PA 19016  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

**Place a security freeze:** You may 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. You will need to place a security freeze separately with each of the three major credit bureaus if you wish to place a freeze on all your credit files. To request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, contact the credit reporting agencies at:

<b>Equifax</b>	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	<a href="http://equifax.com/personal/credit-report-services">equifax.com/personal/credit-report-services</a>
<b>Experian</b>	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://experian.com/freeze/center.html">experian.com/freeze/center.html</a>
<b>TransUnion</b>	P.O. Box 2000 Chester, PA 19016	1-888-909-8872	<a href="http://transunion.com/credit-freeze">transunion.com/credit-freeze</a>

**Place a fraud alert:** At no charge, you can also have the three major credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact the credit reporting agencies.

<b>Equifax</b>	P.O. Box 105788 Atlanta, GA 30348	1-888-766-0008	<a href="http://equifax.com/personal/credit-report-services">equifax.com/personal/credit-report-services</a>
<b>Experian</b>	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	<a href="http://experian.com/fraud/center.html">experian.com/fraud/center.html</a>
<b>TransUnion</b>	P.O. Box 2000 Chester, PA 19016	1-888-909-8872	<a href="http://transunion.com/fraud-victim-resource/place-fraud-alert">transunion.com/fraud-victim-resource/place-fraud-alert</a>

**Review additional resources:** You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General, with some shown below. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be promptly reported to law enforcement, the Federal Trade Commission, and your state Attorney General. You have the right to file a police report if you ever experience identity theft or fraud. This notification was not delayed by law enforcement.

**Federal Trade Commission (FTC)**  
600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov) and [ftc.gov/idtheft](http://ftc.gov/idtheft)  
1-877-438-4338

**Maryland Attorney General**  
200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

**New York Attorney General**  
Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
[ag.ny.gov](http://ag.ny.gov)  
1-212-416-8433

**North Carolina Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**  
150 South Main Street  
Providence, RI 02903  
[riag.ri.gov](http://riag.ri.gov)  
1-401-274-4400

**Washington, D.C. Attorney General**  
441 4<sup>th</sup> Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf>