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COMMONWEALTH OF MASSACHUSETTS
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ERIC PALEY
SECRETARY OF ECONOMIC DEVELOPMENT

LAYLA R. D'EMILIA
UNDERSECRETARY

July 29, 2026

[NAME]

[ADDRESS]

Re: Data Breach Notification

Dear [NAME]:

The Massachusetts Office of Consumer Affairs and Business Regulation ("OCABR") is writing to notify you of an incident that may have involved some of your personal information. OCABR is an agency of the Commonwealth of Massachusetts. You are receiving this notice because OCABR maintains records concerning you in connection with your participation as an arbitrator in the home improvement contractor program, and information in those records may have been involved. This notice describes OCABR's response and the steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about July 27, 2026, OCABR became aware of an incident that involved your personal information. Specifically, in response to a public record request from a Massachusetts attorney asking for a list of home improvement contractor arbitrators, on June 1, 2026, OCABR inadvertently sent a list that included your account and routing numbers at a financial institution. OCABR promptly took steps to address the incident, including by reaching out to the recipient of the public record. This attorney stated that he was not aware that such information had been included and that he has not shared that document with any person and will not do so. Said attorney also confirmed that said email and attachment will be deleted (an updated record was provided to him that did not include financial account information).

What Information Was Involved? OCABR's review determined that the following information was present in the relevant records: name and financial account information.

What We Are Doing. Information privacy and security are among OCABR's highest priorities. OCABR will continue to review all public records to ensure no protected information is included. OCABR has reported this incident to the Office of the Attorney General as required by M.G.L. c. 93H.

What You Can Do. 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 and to detect errors. You have the right to obtain a police report regarding this incident, and you have the right to place a security freeze on your consumer credit report at no charge. Please review the information contained in the "Steps You Can Take To Help Protect Personal Information" section of this letter, which explains how to exercise both rights.

For More Information. If you have additional questions or concerns, please contact Clinton Dick, General Counsel, Office of Consumer Affairs and Business Regulation, at 857-286-2232.

Office of Consumer Affairs and Business Regulation
by its designee,

Clinton Dick

Clinton Dick
General Counsel

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report. Consumers have the right to place an initial or extended "fraud alert" on a 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

	Equifax	**Experian**	**TransUnion**
Website	https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
Phone	1-888-298-0045	1-888-397-3742	1-800-916-8800
Fraud Alert	Equifax Fraud Alert, P.O. Box 105069, Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Credit Freeze	Equifax Credit Freeze, P.O. Box 105788, Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094