



21 Custom House Street
8th Floor
Boston, MA 02110

July 31, 2026

[Name of Individual]

[Address Line 1]

[Address Line 2]

Re: Notice of Data Incident

Dear [Name of Individual]:

We are writing to inform you about a recent incident experienced by Massachusetts Housing Investment Corporation ("MHIC") that involved unauthorized access to a limited portion of a single email account, which may have contained some of your personal information. While we are unaware of any attempted or actual misuse of any information involved in this incident, we are providing you with information about the incident and steps you can take to protect yourself, should you feel it necessary.

What Information Was Involved. The personal information that was contained in the affected account included your [Affected Information]. Presently, we have no evidence of actual or attempted misuse of your personal information.

What We Are Doing. Upon discovery of the incident, we secured our environment and safely restored our systems and operations. We are also notifying you so that you may take further steps to protect your information should you feel it appropriate to do so. In addition, we are providing you with access to 24 months of credit monitoring and identity restoration services through Kroll at no charge to you. You must enroll by January 31, 2027.

What You Can Do. Please review the enclosed "*Steps You Can Take to Help Protect Your Information*" which describes the services we are offering, how to activate them, and provides further details on how to protect yourself. We encourage you to remain vigilant against the potential for identity theft and fraud and to monitor your credit reports for any suspicious activity.

For More Information. We sincerely regret any inconvenience this incident may have caused you. If you have additional questions, please contact us by phone at 617-380-7745.

Sincerely,
Massachusetts Housing Investment Corporation

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Complimentary Identity Monitoring Services

We are providing you with 24 months of identity monitoring services through Kroll. A credit card is not required for enrollment. To enroll, at no cost to you,

- **Visit** <https://Enroll.krollmonitoring.com/redeem>
- **Enter** your Activation Code: **[Individual Code]** and your verification ID: **[Individual ID]**
- Ensure that you **enroll by: January 31, 2027** (Your code will not work after this date.)

With identity monitoring services from Kroll, you have access to the following features once you enroll:

- **Credit Monitoring with Alerts:** Actively monitors your credit and provides alerts when there are changes to your credit data.
- **Fraud Consultation:** Unlimited access to consultation with Kroll fraud specialists who can advise on the most effective ways to protect your identity.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address identity theft issues.

Be prepared to provide your activation code and verification ID as proof of eligibility for the identity monitoring services.

Obtain a Free Credit Report

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian, and TransUnion). Obtaining a copy of your credit report from each agency on an annual basis, and reviewing it for suspicious activity, can help you spot problems and address them quickly. You can request your free credit report online at www.annualcreditreport.com or by phone at 1-877-322-8228. You can also request your free credit report by completing the request form at: www.annualcreditreport.com, and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

Place a Fraud Alert

As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A “fraud alert” tells creditors to contact you before opening a new account or changing an existing account. A fraud alert also lets your creditors know to watch for unusual or suspicious activity. To place a fraud alert, call any one of the three major credit reporting agencies listed below. An initial fraud alert remains effective for ninety days, and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit agency confirms your fraud alert, the others are notified to place fraud alerts on your file.

Equifax®

P.O. Box 105069
Atlanta, GA 30348-5069
1-800-685-1111
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts>

Experian

P.O. Box 9554
Allen, TX 75013-9701
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion®

P.O. Box 2000
Chester, PA 19016-1000
1-800-680-7289
<https://www.transunion.com/fraud-alerts>

Place a Security Freeze

Federal law also allows consumers to place, lift or remove a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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 by regular, certified, or overnight mail at the addresses below to each of the three major credit reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may also request the security freeze through each of the credit reporting agencies' websites or over the phone:

Equifax®

P.O. Box 105788

Atlanta, GA 30348-5788

1-888-298-0045

[https://www.equifax.com/personal/help/
place-lift-remove-security-freeze/](https://www.equifax.com/personal/help/place-lift-remove-security-freeze/)

Experian

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

[www.experian.com/
freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion®

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

[www.transunion.com/
credit-freeze](http://www.transunion.com/credit-freeze)

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

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, provide 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; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) 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 (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.

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 written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have three (3) 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 written request to each of the three credit bureaus by mail and include 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 three (3) business days after receiving your request to remove the security freeze.

Additional Information

You may obtain additional information about identity theft (including, a security freeze) by contacting the above, the Federal Trade Commission (FTC), or your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW,

Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. You are advised to report known or suspected identity theft to law enforcement, including your state's Attorney General and the FTC. Under the law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft or fraud, you also have the right to file a police report and obtain a copy of it.