MOODY
BIBLE INSTITUTE™

<<Return to Kroll>>
<<Return Address>>
<<City, State ZIP>>

<<FIRST_NAME>> <<MIDDLE_NAME>> <<LAST_NAME>> <<SUFFIX>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE_PROVINCE>> <<POSTAL_CODE>>
<<COUNTRY>>

SCAN TO ENROLL

<<Date>> (Format: Month Day, Year)

RE: NOTICE OF DATA BREACH

Dear <<first_name>> <<last_name>>:

We are writing to advise you of a recent incident that involved some of your personal information. **We have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft as a result of the incident.** Nonetheless, we want to provide guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? On June 12, 2026, our cybersecurity system alerted us to unusual activity on our computer network. We promptly began an internal review, took steps to secure our systems, and notified law enforcement. We also engaged a forensic security firm to review what took place and confirm the security of our computer systems. We subsequently determined that some information was illegally acquired from our system on or about June 12, 2026.

What Information Was Involved? On June 23, 2026, we identified the files that were acquired from our systems. We have since reviewed those files and determined they contained some of your information including your <<b2b_text_1 (data elements)>>. Importantly, the data set that contains your information can only be accessed using specialized software and is not generally accessible to others.

What We Are Doing. The incident was caused by a vulnerability in a software application that is commonly used by educational institutions. We patched the vulnerability and have taken additional steps to reduce the risk of this type of incident occurring in the future. Also, although we are not aware of any instances of fraud or identity theft involving your information, we are offering a complimentary two-year membership of Kroll 3B Identity Monitoring Services. This product helps detect possible misuse of your personal information and provides you with identity monitoring services focused on prompt identification and resolution of identity theft. This product is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and Kroll's 3B Identity Monitoring Services, including instructions on how to activate your complimentary membership, please see the additional information provided in this letter.**

What You Can Do. You can take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against the misuse of your information in the enclosed *Additional Important Information* sheet.

For More Information. We sincerely apologize for any concern or inconvenience this incident might cause. Should you have any questions, please call (844) 958-8927 from 8:00 a.m. – 5:30 p.m. Central Time, Monday through Friday, excluding major US holidays.

Sincerely,

The Moody Bible Institute of Chicago

820 N. LaSalle Blvd.
Chicago, IL 60610

(800) DL MOODY
(312) 329-4000

moodybible.org

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** two-year membership of credit monitoring and identity protection monitoring services through Kroll. This product helps detect possible misuse of your personal information and provides you with identity protection monitoring services focused on prompt identification and resolution of identity theft.

Activate Kroll 3B Identity Monitoring Now in Three Easy Steps

1. Visit **https://enroll.krollmonitoring.com** to activate and take advantage of your identity monitoring services
2. PROVIDE the **Membership Number:** **<<Membership Number (S_N)>>**
3. ENROLL by **<<b2b_text_6 (Activation deadline)>>**

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Triple Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft. To receive credit 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.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. A police report has not been filed at this time. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

The District of Columbia and Massachusetts law also allow consumers to place a security freeze on their credit reports. A security freeze can be placed without any 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

To place a security freeze on your credit report, you must place your request for a freeze with each of the three major consumer reporting agencies, Equifax, Experian, and TransUnion. 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 or through each of the reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
https://www.equifax.com/personal/credit-report-services/credit-freeze/	https://www.experian.com/freeze/center.html	https://www.transunion.com/credit-freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

In order to request a security freeze, you may 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, 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. Social Security Card, pay stub, or W2; and
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 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 should 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 may 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 make a request to 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 may be required to provide 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 between one (1) hour (for requests made online or by phone) or three (3) business days (for requests 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 send a written request to each of the three credit bureaus by mail or, if available, comply with the consumer reporting agencies' online procedures for removing a security freeze, 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.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at https://www.annualcreditreport.com/manualRequestForm.action. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

District of Columbia Residents: District of Columbia residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Office of the Attorney General for the District of Columbia at 441 4th Street, NW, Washington, DC 20001, 202-727-3400, oag@dc.gov, https://oag.dc.gov/. The District of Columbia law also allows consumers to place a security freeze on their credit reports without any charge.