



DATE

NAME

ADDRESS

CITY, MA ZIP

To Enroll, visit

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

or call 888-202-2708

Enrollment Code: [XXXXXXXXXX]

NOTICE OF DATA BREACH

Dear [Resident]:

We are writing to inform you that we have reason to believe that some of your personal information held Western New England University ("WNEU") may have been subject to unauthorized access on or around September 21, 2026. We understand that your information is important, and we regret that this has occurred. In response to this incident, WNEU has been retraining staff and altering its data security protocol. Please note that we have no evidence or reason to believe that your personal information has been accessed by an unauthorized party or misused. Nonetheless, we send this notice in an abundance of caution.

Because your social security number may have been exposed in this incident, we would like to offer you twenty-four months of complimentary credit monitoring. We encourage you to contact IDX with any questions and to enroll in free identity protection services by using the website and Enrollment Code provided above. Please note the deadline to enroll is December 21, 2026.

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. Both Massachusetts and federal law allow consumers to place a security freeze on their credit reports for no charge. More detailed information on that process is appended to this letter.

If you should have any further questions, please go to <https://app.idx.us/account-creation/protect>. IDX representatives can answer questions or concerns you may have regarding protection of your personal information.

Sincerely,

Western New England University

Credit Report Security Freezes: Requesting, Lifting, and Removing Them

Both Massachusetts and federal law allow consumers to place a security freeze on their 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. Credit reporting agencies are not permitted to charge you to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you may send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) 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 (800) 349-9960 https://www.equifax.com/personal/credit-report-services/	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 (888) 397-3742 https://www.experian.com/freeze/center.html	Trans Union Security Freeze P.O. Box 160 Woodlyn, PA 19094 (888) 909-8872 https://www.transunion.com/credit-freeze
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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. The address[es] 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
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. 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone. 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 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) and 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 request to each of the three credit bureaus by mail, through their website, or by phone. 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 and three (3) business days after receiving your request to remove the security freeze.