

# Exhibit A

First Name Last Name  
Address 1  
Address 2  
City, State Zip

Date

Dear First Name Last Name,

Bay Path University (“Bay Path”) is sending you this letter regarding a data security event that may impact certain information related to you. Please note, Massachusetts law restricts the information Bay Path is permitted to include in this letter. However, we take this matter seriously and write to provide you with the information we are able to provide, as well as information regarding resources we are making available to you.

The information related to you involved in this matter is [Data Elements].

In response to this matter, we took all available steps, as well as conducted a thorough review of the relevant information, and once confirmed, we diligently assessed the potential notification obligations under relevant legal frameworks. Thereafter, we issued notification to relevant individuals and requisite regulatory authorities. Additionally, we have taken steps to revise and implement additional policies and procedures and provide additional training to our workforce.

Additionally, out of an abundance of caution, we are providing you access to complimentary credit monitoring services for twenty-four (24) months through [VENDOR]. Although for privacy reasons we cannot enroll you in these services directly, if you would like to enroll, information and instructions are included in this letter. It is also recommended that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover suspicious or unusual activity on your account(s), it is recommended that you promptly contact the financial institution or credit/debit card company. Additional information and resources are outlined in the *Steps You Can Take to Help Protect Your Information* section of the letter below.

Bay Path University understands that you may have additional questions about this matter. Should you have any questions or concerns, please call me at [TFN]. Please know that we take this matter and the obligation to safeguard the information in our care very seriously, and are taking additional steps to bolster existing cybersecurity protocols.

Sincerely,  
[Signatory]

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### *Offered Monitoring Services*

Additionally, as an added precautionary measure, Bay Path is offering you complimentary access to twenty-four (24) months of credit monitoring through [VENDOR], at no cost to you. The monitoring services product overview and enrollment information with your unique activation code are below:

#### Credit Monitoring Services:

- The services will provide you with alerts for 24-months from the date of enrollment when changes occur, such as credit inquiries or new accounts, to your credit file. This also includes real time monitoring of SSN's across situations like loan applications, employment and health records, tax filings, and more.

#### Identity Theft Insurance:

- Provides up to \$1,000,000 (\$0 deductible) Identity Theft Event Expense Reimbursement Insurance on a discovery basis based on specific terms and conditions.
- The services include access to dedicated ID restoration specialists, and assistance with canceling and reissuing credit and ID cards.

#### Fraud Remediation Services:

- Provides up to \$1,000,000 (\$0 deductible) Unauthorized Electronic Funds Transfer Reimbursement based on specific terms and conditions.

#### Enrollment Instructions:

1. Visit and click "Activate Account"
2. Enter your unique activation code, **Activation Code** and complete the enrollment form.
3. Complete the identity verification process
4. You will receive a separate email from confirming your account has been set up successfully and will include an Access Your Account link in the body of the email that will direct you to the log-in page
5. Enter your log-in credentials and you will be directed to your dashboard

Please note, in order for you to receive the monitoring services described above, you must enroll no later than [Enrollment Deadline]. If you need assistance with the enrollment process or have questions regarding [Vendor product], please call [Vendor TFN], Monday-Friday 9:00 a.m. to 5:30 p.m., ET.

***Monitor Your Accounts***

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

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

<p><b>TransUnion</b>            1-800-680-7289  <a href="http://www.transunion.com">www.transunion.com</a></p>	<p><b>Experian</b>            1-888-397-3742  <a href="http://www.experian.com">www.experian.com</a></p>	<p><b>Equifax</b>            1-888-298-0045  <a href="http://www.equifax.com">www.equifax.com</a></p>
<p><b>TransUnion Fraud Alert</b>            P.O. Box 2000            Chester, PA 19016-2000</p>	<p><b>Experian Fraud Alert</b>            P.O. Box 9554            Allen, TX 75013</p>	<p><b>Equifax Fraud Alert</b>            P.O. Box 105069            Atlanta, GA 30348-5069</p>
<p><b>TransUnion Credit Freeze</b>            P.O. Box 160            Woodlyn, PA 19094</p>	<p><b>Experian Credit Freeze</b>            P.O. Box 9554            Allen, TX 75013</p>	<p><b>Equifax Credit Freeze</b>            P.O. Box 105788            Atlanta, GA 30348-5788</p>

### ***Additional Information***

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.