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Dear \_\_\_\_\_,

I am writing today on behalf of Moore College of Art & Design, to inform you of a recent clerical error that occurred during the mailing of our 2018 1098-Ts. As a result of this error, some students enrolled in credit-bearing courses during the 2018 calendar year did not receive their 1098-T tax forms, and some may have received forms belonging to other students.

While we have received no reports of attempted or actual misuse of information related to this situation, we realize these forms contain sensitive personal information. We will offer you access to complimentary credit monitoring and restoration services should you wish to take steps to better protect against the possibility of identity theft and fraud. To activate your membership and start monitoring your personal information, please follow the steps below:

1. Ensure that you enroll by **May 31, 2019**. Your code will not work after this date.
2. Visit the Experian IdentityWorks website to enroll, [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit).
3. Provide your activation code [variable field].

If you have any questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by May 31, 2019. Be prepared to provide engagement number DB10755 as proof of eligibility for the identity restoration services by Experian.

***We are reprinting and resending your Form 1098-T this week. If you have received any tax information for another student in addition to your own, please keep your own and securely shred or destroy the additional forms received.***

We deeply regret any concerns caused by this situation. We take the security and privacy of student information very seriously, and are taking steps to enhance employee training and improve internal processes to help ensure that a similar situation does not occur in the future.

If you have any questions or concerns about this letter or what it may mean, please don't hesitate to contact Moore's Business Office at 215.965.4022.

Sincerely,

William L. Hill II  
Senior Vice President for Finance and Administration

# **EXHIBIT B**

# MOORE

*Inspiring Careers*

February 7, 2019



Dear [REDACTED]:

Following up on our Feb. 5, 2019, email to you, I am writing on behalf of Moore College of Art & Design (“Moore”) to provide you with additional information regarding the recent issue with mailing of 1098-T forms, when a clerical error resulted in some students not receiving forms, and others receiving forms belonging to other students.

While we remain unaware of any actual or attempted misuse of information related to this situation, we wanted to provide additional background about the event, our response, and steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

We take the security and privacy of student information very seriously. We immediately launched an investigation into the incident when we learned of it on Feb. 4, 2019, and are taking steps to enhance employee training and improve internal processes to help ensure that a similar situation does not occur in the future. We extend sincere apologies to all students who may have been affected by this situation.

We provided notice of this incident to you via our Feb. 5, 2019, email and this letter, and provided notice of this incident to state regulatory agencies as required. As an additional precaution, we are offering you access to complimentary credit monitoring and restoration services.

To help protect your identity, we are offering a complimentary one-year membership of Experian’s® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

1. Ensure that you enroll by **May 31, 2019**. Your code will not work after this date.
2. Visit the Experian IdentityWorks website to enroll, [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit).
3. Provide your activation code [REDACTED].

If you have any questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian’s customer care team at 877.890.9332 by May 31, 2019. Be prepared to provide engagement number DB10755 as proof of eligibility for the identity restoration services by Experian.

**Additional details regarding your 12-MONTH EXPERIAN IDENTITYWORKS Membership:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit

report 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

<b>Experian</b> PO Box 9554 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com/freeze/center.html">www.experian.com/freeze/center.html</a>	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016 1-888-909-8872 <a href="http://www.transunion.com/credit-freeze">www.transunion.com/credit-freeze</a>	<b>Equifax</b> PO Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 <a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>
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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. 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.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

<b>Experian</b> P.O. Box 2002 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com/fraud/center.html">www.experian.com/fraud/center.html</a>	<b>TransUnion</b> P.O. Box 2000 Chester, PA 19016 1-800-680-7289 <a href="http://www.transunion.com/fraud-victim-resource/place-fraud-alert">www.transunion.com/fraud-victim-resource/place-fraud-alert</a>	<b>Equifax</b> P.O. Box 105069 Atlanta, GA 30348 1-888-766-0008 <a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/credit-report-services</a>
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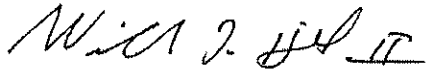
You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint

with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your state Attorney General. This notice has not been delayed by law enforcement.

We understand you may have questions about this incident that are not addressed in this letter. Please contact Moore's Business Office at 215.965.4022 with any questions or concerns.

We sincerely regret any inconvenience or concern this incident may cause you.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "William L. Hill II". The signature is written in a cursive style with some stylized flourishes.

William L. Hill II  
Senior Vice President for Finance and Administration