

14919

April \_\_, 2019

[NAME]  
[ADDRESS]  
[ADDRESS]

**Re: Notice of Security Incident**

Dear [NAME]:

We are writing to notify you that personal information in your application file may have been accessed by someone without authorization on or around February 26–28, 2019. While there is no indication that any unauthorized third party accessed your information specifically, and we have no reason to believe that your information has been used improperly, we are providing you with this notice in an abundance of caution.

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 report this matter to the police and obtain a copy of the police report.

Massachusetts law also allows consumers to place a security freeze on their credit reports. 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 prevent you from obtaining new loans, credit mortgages, employment, housing or other services unless you temporarily lift or permanently remove the 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](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) at the addresses below, or you may place the freeze by visiting each agency's website or by calling the phone numbers for each agency listed below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
800-685-1111

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742

Trans Union Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834  
888-909-8872

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

1. Your full name;
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five years, provide the addresses where you have lived over the prior five years;

The credit reporting agencies have three 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 business days and provide you with a unique personal identification number (PIN) that you can use to authorize the removal or lifting of the security freeze.

To temporarily lift or permanently remove the security freeze in order to allow a specific entity or individual access to your credit report, you must contact the credit reporting agencies.

We take the protection of your information very seriously, and we sincerely apologize for what occurred here.

We recommend that you enroll in the identity protection services we are offering. We have secured the services of Kroll to provide identity monitoring *at no cost to you* for eighteen months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services<sup>1</sup> include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

#### **How to Activate Your Identity Monitoring Services**

1. You must activate your identity monitoring services by September 25, 2019. Your Activation Code will not work after this date.
2. Visit [redeem.kroll.com](http://redeem.kroll.com) to activate your identity monitoring services.
3. Provide Your Activation Code: <<Enter Activation Code>> and Your Verification ID: 4RU

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<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. 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.

4. To sign in to your account after you have activated your identity monitoring services, please visit [krollbreach.idmonitoringservice.com](http://krollbreach.idmonitoringservice.com)

If you have questions, please call 1-866-775-4209, Monday through Friday from 9:00 a.m. to 6:00 p.m. Eastern Time.

You've been provided with access to the following services from Kroll:

#### **Triple Bureau Credit Monitoring and Single Bureau Credit Report**

Your current credit report is available for you to review. You will also 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 can help you determine if it's an indicator of identity theft.

#### **Web Watcher**

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

#### **Public Persona**

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

#### **Quick Cash Scan**

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

#### **\$1 Million Identity Fraud Loss Reimbursement**

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

#### **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 can dig deep to uncover the scope of the identity theft, and then work to resolve it.

## **For More Information**

There are additional actions you may consider taking to help protect your information. We have also provided resources where you can obtain additional information about identity theft and ways to protect yourself. Please refer to the final page of this letter for additional information about protecting yourself from identity theft and fraud.

Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact me at (617) 585-0123.

Sincerely,

James Ryan  
Vice President of Enrollment Management  
Boston Architectural College  
320 Newbury Street  
Boston, MA 02115

**ADDITIONAL ACTIONS**  
**TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT**

➤ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An initial 90 day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be allowed. You may contact the credit reporting companies for assistance.

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **BE ON THE LOOKOUT FOR PHISHING SCHEMES**

We recommend that you be on the lookout for suspicious emails. Specifically, be on the lookout for phishing schemes, which are attempts by criminals to steal personal information, including credit card numbers and social security numbers, over email. These attempts are often made by manipulating an email to make it look as if it came from a legitimate source when it is actually sent by a fraudulent impersonator.

Pay particular attention to any email asking you to click on a link or attachment, especially if the email requests sensitive information, and pay close attention to the email address (look for misspellings in the email address). It is also important that you check the recipient's email address when replying to emails to ensure it is legitimate.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

We recommend you regularly review your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, the Massachusetts Attorney General and/or the Federal Trade Commission ("FTC"). You may contact the FTC or the Attorney General's Office to obtain additional information about avoiding identity theft.

**Federal Trade Commission, Consumer Response Center**  
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338),  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)