14941

[MSM Letterhead/Logo]

[Date]

Name Address City State ZIP

RE: Notice of Data Privacy Incident

Dear [Recipient Name]:

Manhattan School of Music ("MSM") writes to notify you of an incident that may affect the privacy of some of your personal information. While, to date, we have no evidence of actual or attempted misuse of the personal information affected by this incident, this letter provides information on resources available to you to help protect your personal information from possible misuse, should you feel it is appropriate to do so. Our investigation confirmed the personal information impacted by this incident includes your name and [data elements].

The security of the information provided to us is among our highest priorities, and we have strict security measures in place to protect information in our care. Upon learning of this incident, we quickly took steps to review the forwarded emails to confirm the information contained therein and identify those individuals whose information was present. In an abundance of caution, we are also notifying affected individuals so that you may take further steps to best protect your personal information, should you feel it is appropriate to do so. Although we are unaware of any actual or attempted misuse of your personal information as a result of this incident, we arranged to have Kroll protect your identity for 1 year at no cost to you as an added precaution.

Please review the information contained in the attached "Steps You Can Take to Protect Your Information." We also encourage you to enroll to receive the identity protection services we are making available to you. We will cover the cost of this service; however, you will need to enroll yourself in this service.

If you have additional questions, please call us at [call center number, [Days of Operation], X:00 a.m. to X:00 p.m., ET. You may also write to us at [address].

We sincerely regret any inconvenience this incident may cause you and appreciate your support.

Sincerely,

[Signature/Name/Title]

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

We have secured the services of Kroll to provide identity monitoring at no cost to you for 12 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 include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <u>krollbreach.idmonitoringservice.com</u> to activate and take advantage of your identity monitoring services.

You have until July 5, 2019 to activate your identity monitoring services.

Membership Number: <<(include unique membership#here>>

To receive credit services by mail instead of online, please call 844-263-8605. Additional information describing your services is included with this letter. You may also contract Kroll directly at [number], Monday through Friday from 8:00 a.m. to 5:30 p.m. CT.

Monitor Accounts

We encourage you to remain vigilant against incidents of identity theft, to review your account statements, and to monitor your credit reports and explanation of benefits forms 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 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:

Equifax TransUnion Experian PO Box 105788 PO Box 9554 P.O. Box 2000 Allen, TX 75013 Chester, PA 19016 Atlanta, GA 30348-5788 1-888-397-3742 1-888-909-8872 1-800-685-1111 www.transunion.com/creditwww.experian.com/freeze/center.html www.equifax.com/personal/creditreport-services freeze

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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit file report, based upon the method of the request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with the process by which you may remove the security freeze, including an authentication mechanism. Upon receiving a direct request from you to remove a security freeze and upon receiving proper identification from you, the consumer reporting agency shall remove a security freeze within one (1) hour after receiving the request by telephone for removal or within three (3) business days after receiving the request by mail for removal.

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:

Experian P.O. Box 2002 Allen, TX 75013 1-888-397-3742

www.experian.com/fraud/center.html

TransUnion P.O. Box 2000 Chester, PA 19106 1-800-680-7289

www.transunion.com/fraudvictim-resource/place-fraudalert Equifax P.O. Box 105069 Atlanta, GA 30348 1-888-766-0008

www.equifax.com/personal/credit-

report-services

Additional Information

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.

You can also 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, your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (877-438-4338); and TTY: 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 also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, and the Massachusetts Attorney General.