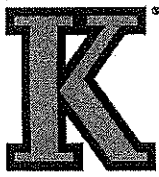


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KALAMAZOO COLLEGE



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www.kzoo.edu

March 7, 2019

Debbie Thompson, Bookstore Director
Kalamazoo College Bookstore
Hicks Student Center
1200 Academy St
Kalamazoo, MI 49006
Ph: 269.337.7318
Debbie.thompson@kzoo.edu

Dear [REDACTED]:

Kalamazoo College respects the privacy of your information, which is why we are writing to provide you notice of a recent data security incident involving the compromise of your payment card information used to purchase items online at the Kalamazoo College Bookstore website on January 20, 2019 (the "Incident"). The purpose of this letter is to inform you of the status of our investigation into the Incident and to assist you with the protection of your identity and credit.

Notice of Data Breach

What happened?

On February 27, 2019, the Kalamazoo College Bookstore (the "Bookstore") first received notice from the Bookstore's hosted payment service provider, PrismRBS ("Prism"), that certain transactions on our website payment page at <https://www.kcollegebookstore.com> had been compromised between January 19th and January 26th, 2019. Prism hosts the Bookstore's eCommerce payment page, collects payment card information from Bookstore customers, and processes payments on behalf of the Bookstore.

Upon receiving Prism's notice of the Incident, we immediately began an internal investigation and contacted Prism to request more information, including information regarding the identity of the individual(s) impacted by the compromise. While we are still awaiting additional details from Prism with respect to the Incident, Prism has provided us with your order number, and we cross-referenced that order number with your name. We are providing you this notice of the Incident and information on steps you can take to help protect yourself. We take the security of our customers' information very seriously and deeply regret any concern this may cause you.

What information was involved?

Prism informed us that the unauthorized party was able to access payment card information, including the following:

- cardholder first and last names
- card numbers
- card expiration dates; and
- card verification codes, for certain transactions made on the website.

Your Social Security, passport and driver's license numbers ***were not*** impacted in the Incident as our website does not collect this type of personal information. Please note, Prism indicated that this Incident affected only eCommerce transactions made on our website payment page between January 19th and January 26th, 2019. According to Prism, transactions made outside of this period of time, those made in our on-campus facility and other Kalamazoo College transactions were not affected by this Incident.

What we are doing.

Kalamazoo College is conducting a thorough review of the Incident to determine exactly what happened and how Prism can prevent this from happening in the future. Kalamazoo College has also engaged counsel to review the incident and make recommendations for policies and procedures that can protect Kalamazoo College and its community in the future. Kalamazoo College is demanding that Prism further explain the cause of the breach so that we may implement our own data security measures to protect our community. Kalamazoo College is also demanding that Prism remedy the vulnerabilities in its system to ensure that our community's personal information is safe. If we learn any additional information from Prism that would be helpful to you, we will send you follow-up communications.

Prism has engaged a cybersecurity firm to assist in its investigation. Prism has informed the Bookstore that it has implemented several additional security measures to help prevent this type of incident from happening again in the future.

What you can do and for more information.

First, you should immediately notify the financial institution that issued your debit or credit card of this Incident. You should ask the Bank to review your statements for any unusual activity. **You should request a new debit or credit card number.**

You should also review your credit and debit card account statements to determine if there are any discrepancies or unusual activity listed. Remain vigilant and continue to monitor statements for unusual activity going forward. If you see something you do not recognize, immediately notify the financial institution as well as the proper law enforcement authorities. In instances of credit or debit card fraud, cardholders are not typically responsible for any fraudulent activity that is reported in a timely fashion.

Although Social Security numbers and other sensitive personal information were not at risk in this incident, as a general practice, we recommend that you carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. As an additional precaution, we are providing information and resources to help individuals protect their identities. This includes a "Steps You Can Take to Further Protect Your Information" reference guide, enclosed here, which describes additional steps you may take to help protect yourself, including recommendations from the Federal Trade Commission regarding identity theft protection.

Experian's Identity Works: as an added precautionary measure, Prism is offering one year of identity protection services through Experian's service named IdentityWorks. Call 877-239-1287 for instructions on how to take advantage of this service.

Note, you may have to provide personal information over the phone to sign up for this service. We do not recommend providing any payment card information.

Massachusetts consumer protections.

Massachusetts residents have certain consumer protections under state law. First, you have the right to obtain a police report relating this incident, and if you are the victim of identity theft, you may file a police report and obtain a copy of it.

Second, you have the right to request a credit report security freeze. According to the Massachusetts Attorney General's Office, a credit freeze helps stop anyone from opening new lines of credit in your name. Request a freeze from each of the three credit reporting agencies, Experian, Equifax, and Transunion. There is no fee for placing a credit freeze. Note, a credit freeze also stops businesses from checking your credit, so you may need to temporarily lift your credit freeze before:

- Applying for any type of loan, mortgage, or credit card
- Applying for insurance
- Switching or starting a new utility service or phone line
- Applying for a job
- Renting an apartment

To place a credit freeze with the major credit reporting agencies, call each agency or visit their websites. Each credit agency has specific requirements for placing a credit freeze, so review the agencies' information first.

-
- Equifax - 1-888-766-0008; www.equifax.com/CreditReportAssistance
 - Experian - 1-888-397-3742; www.experian.com/fraud
 - TransUnion - 1-800-680-7289; www.transunion.com/fraud

To request a credit report freeze, you'll need to provide the three credit reporting agencies the following information:

- Your full name
- Address
- Social Security number,
- Date of birth;
- Addresses where you lived over the previous five years;
- Proof of current address such as a utility or phone bill;
- A photocopy of a government issued identification card; and
- If you are an identity theft victim, include a copy of the police report, investigative report, or complaint.

According to the Massachusetts Attorney General's Office, the credit agencies have three business days after receiving your request to place a freeze on your credit report. The credit agencies must send written confirmation to you within five business days and provide you with a personal identification number (PIN) or password that you will use to temporarily lift or remove a credit freeze.

Thank you for your business.

Kalamazoo College thanks you for your patronage of the Bookstore. We strive to protect the privacy and security of information and regret this incident occurred. Moving forward, please remain vigilant for incidents of fraud and identity theft. Contact your financial accounts and let them know that unauthorized person(s) were able to view your personal information. Routinely update your email and network passwords and check your financial accounts for suspicious activity. Finally, please review the attachment to this letter ("Steps You Can Take to Further Protect Your Information") that outlines various precautionary measures to further protect your information. For further information and assistance, please feel free to contact me anytime at 269.337.7318 or Debbie.thompson@kzoo.edu.

Sincerely,



Debbie Thompson

Steps You Can Take to Further Protect Your Information

- Please remain vigilant for incidents of fraud and identity theft.
- Enroll in IdentityWorks identity protection program.
- Contact your financial accounts and let them know that unauthorized person(s) were able to view your personal information.
- Review your bank account statements for any suspicious activity. Federal consumer protection regulations may protect you from liability for unauthorized electronic transfers/debits if you timely report suspicious activity in your bank account to the bank.
- Monitor your credit reports – under federal law you can receive one free credit report per year from each of the three major credit reporting agencies. Visit AnnualCreditReport.com to order your free credit report.
- You can also order your free credit report:
 - By phone: 1-877-322-8228
 - By mail: Download and complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
- You can put an initial “fraud alert” or “security freeze” on your credit report by contacting any one of the three credit bureaus. An initial fraud alert is free and will stay on your credit file for 90 days.
 - Equifax - 1-888-766-0008; www.equifax.com/CreditReportAssistance
 - Experian - 1-888-397-3742; www.experian.com/fraud
 - TransUnion - 1-800-680-7289; www.transunion.com/fraud
- You may also wish to contact the Federal Trade Commission at the address below, or visit its website devoted to identity theft, at <http://www.ftc.gov/idtheft>, or call 1-877-ID-THEFT (438-4338).

Bureau of Consumer Protection
Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 20580
