

15342



Date

Salutation FName LName

Address

Address

Address

Dear Salutation LName:

We are writing to notify you that a breach of security of your personal information was discovered on March 20, 2019. Unfortunately, Massachusetts regulations prohibit us from disclosing information on the incident in this notification letter. However, details are available through our service provider or through us as described below.

What is Institute for Defense and Business (IDB) doing to address this situation?

We take the security and confidentiality of the personal information entrusted to us very seriously. We apologize for this situation and have taken the appropriate steps to ensure that sensitive information like this is appropriately secured.

Institute for Defense and Business (IDB) has made immediate enhancements to its systems, security and practices. Additionally, we have conducted a review of our security practices and systems to ensure that appropriate security protocols are in place going forward.

That's why Institute for Defense and Business (IDB) is providing you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Report** * services at no charge. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with any of the three bureaus. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have. These services will be provided by **CyberScout**, a company that specializes in identity theft education and resolution.

How do I enroll for the free services?

To enroll in **Triple Bureau Credit Monitoring/Triple Bureau Credit Report** * services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. **When prompted please provide the following unique code to receive services: <CODE HERE.>**

For guidance with the **CyberScout** services, or to obtain additional information about these services, **please call the CyberScout help line 1-800-405-6108** and supply the fraud specialist with your unique code.

What can I do on my own to address this situation?

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.

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.

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

To place a security freeze on your credit report, you will need to contact **each** of the three major consumer reporting agencies by phone, online or via mail at the addresses below:

Equifax Security Freeze
1-800-685-1111
P.O. Box 105788
Atlanta, GA 30348
Equifax.com/personal/credit-report-services

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
Experian.com/help

Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
Transunion.com/credit-help

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

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- address
- Social Security Number;
- Date of birth;

If you submit a request for a security freeze via mail, you may be asked to provide the additional information:

- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a current utility bill or telephone bill;
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 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 three (3) 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 (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call, go online or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

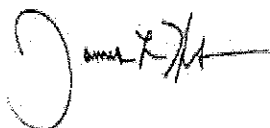
To remove the security freeze, you must call, go online or send a written request by mail to each of the three credit bureaus and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to permanently lift the security freeze.

What if I want to speak with Institute for Defense and Business (IDB) regarding this incident?

While CyberScout should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with Institute for Defense and Business (IDB) regarding this incident. If so, please call Andrea Carpenter at **919-969-8008** from 9:00 a.m. – 5:00 p.m. Eastern Time, Monday through Friday.

At Institute for Defense and Business (IDB) we take our responsibilities to protect your account/personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience.

Sincerely,

A handwritten signature in black ink, appearing to read "James L. Hodge", with a stylized flourish at the end.

James L. Hodge, MG (USA Retired)
President

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111 www.equifax.com	Experian P.O. Box 22104 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-888-4213 www.transunion.com
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You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland, North Carolina, and Illinois:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us	North Carolina Office of the Attorney General Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/bcp/edu/microsites/idtheft
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For residents of Massachusetts:

State law requires you be informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below:

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 https://www.experian.com/freeze/center.html	TransUnion (FVAD) P.O. Box 2000 Chester, PA 19016 https://freeze.transunion.com
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More information can also be obtained by contacting the Federal Trade Commission listed above.

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.