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Edinboro University Student Government Association

C/O CyberScout  
7580 N. Dobson Rd. Ste. 201  
Scottsdale, AZ 85256

<< Date >>

<<First Name >> <<Last Name >>  
<< Address1 >> << Address2 >>  
<<City >>, <<State >> <<Zip >>

Re: Notice of Data Security Incident

Dear <<First Name >> <<Last Name >>:

I am writing to inform you of a data security incident that may have involved your personal information. Edinboro University Student Government Association ("EUSGA") takes the privacy and security of your information very seriously and we are sending you this letter to provide you with complimentary credit and identity monitoring services and to inform you about steps you can take to protect your 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.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a consumer 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 delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a consumer reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies:

Experian Security Freeze: P.O. Box 9701, Allen, TX 75013, 1-888-397-3742, [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)  
TransUnion Security Freeze: P.O. Box 2000, Chester, PA, 19016, 1-888-909-8872, [freeze.transunion.com](http://freeze.transunion.com)  
Equifax Security Freeze: P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, [www.equifax.com](http://www.equifax.com)

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

1. Your full name and any suffixes;
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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card. Do not send cash through the mail.

The consumer 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 or send a written request to the consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN 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. The consumer 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 send a written request to each of the three consumer reporting agencies by mail and include proper identification (name, address, and Social Security Number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission (FTC) to learn more about how to prevent identity theft:

FTC, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580,  
[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 877-IDTHEFT (438-4338).

As referenced above, to help protect your identity, we are offering you Single Bureau Credit Report/Cyber Monitoring Services through CyberScout at no charge for 24 months. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your Experian credit file. This notification is sent to you the same day that the change or update takes place with the bureau. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud plus a \$1,000,000 insurance reimbursement policy. These services will be provided by CyberScout, a company that specializes in identity theft education and resolution.

To enroll in CyberScout's services, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted, please enter the Enrollment code provided above. Enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18. You can also enroll by calling 1-800-405-6108. When signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity. Please note that the deadline to enroll for the services is November 29, 2019.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,

*Leslie Colonello*

Leslie Colonello  
Director of Operations  
Edinboro University Student Government Association