



C/O ID Experts  
10300 SW Greenburg Rd. Suite 570  
Portland, OR 97223

15672

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

September 3, 2019

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

The Southeastern Pennsylvania Transportation Authority (“SEPTA”) writes to notify you of a recent incident that may affect the security of some of your payment card information. We take this incident very seriously and are providing you with resources you can use to help protect your information, should you feel it appropriate to do so.

We take the security of information in our care very seriously. Upon learning of the incident, we immediately took steps to investigate and respond to the incident. As part of our ongoing commitment to the security of information we are reviewing our system security measures, further strengthening our security measures, and are working with external security specialists to confirm the security of our system. We are also providing you with information about this event and about the steps you can take to better protect against potential misuse of your personal information. We encourage you to review the enclosed “Privacy Safeguards” which includes guidance.

We understand you may have questions or concerns that are not addressed in this letter. If you have additional questions, you may call our dedicated call center for this incident at 1-800-939-4170. The call center is available Monday through Friday, 9:00 a.m. to 8:00 p.m. Eastern Time, excluding U.S. holidays.

Again, we take this incident seriously and sincerely regret any inconvenience or concern this incident has caused you.

Regards,

*Richard P. Graham*

Richard P. Graham  
Director of Risk Management  
Southeastern Pennsylvania Transportation Authority (“SEPTA”)

## PRIVACY SAFEGUARDS

**Monitor Accounts.** We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. If you see any unauthorized or suspicious activity, promptly contact your bank, credit union, or credit card company.

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](http://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.

**Security Freeze.** 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:

**Experian**

PO Box 9554

Allen, TX 75013

1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**

PO Box 105788

Atlanta, GA 30348-5788

1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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.

**Fraud Alert.** 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 9554

Allen, TX 75013

1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**

P.O. Box 2000

Chester, PA 19016

1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Equifax**

P.O. Box 105069

Atlanta, GA 30348

1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Additional Information.** You can 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, the Federal Trade Commission, or your state Attorney General. SEPTA can be reached by mail at 1234 Market Street, Philadelphia, PA 19107.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

**Butts, Nicholas A (SCA)**

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**From:** Nicholas S. Jajko <njajko@mullen.law>  
**Sent:** Friday, September 06, 2019 10:37 AM  
**To:** Butts, Nicholas A (SCA)  
**Cc:** Sian Schafle; Karli Nolan  
**Subject:** RE: Security Breach Notifications - SEPTA  
**Attachments:** SEPTA - Notice of Data Event - MA OCABR.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Nicholas,

Please see the attached. Apologies for the inconvenience.

Regards,

**Nicholas S. Jajko**  
**Attorney**  
*Mullen Coughlin LLC*  
1275 Drummers Lane, Suite 302  
Wayne, PA 19087  
(267) 930-4841 - Office  
(215) 292-4356 - Mobile  
njajko@mullen.law  
<https://www.mullen.law/>

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**From:** Butts, Nicholas A (SCA) <[nicholas.a.butts@state.ma.us](mailto:nicholas.a.butts@state.ma.us)>  
**Sent:** Friday, September 6, 2019 10:22 AM  
**To:** Sian Schafle <[sschafle@mullen.law](mailto:sschafle@mullen.law)>  
**Subject:** RE: Security Breach Notifications

Good morning – The notification below did not include attachments for “exhibit 1”. Can you please send the attachments over again?

Thanks,  
Nick

Nicholas A. Butts  
Deputy Director of Agency Performance & Administration  
Office of Consumer Affairs and Business Regulation  
501 Boylston Street, Suite 5100  
Boston, MA 02116