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OFFICE OF AUDIT, COMPLIANCE AND PRIVACY SERVICES www.uvm.edu/compliance

B159, Billings Library, 48 University Place Burlington, VT 05405 Breach Information Line: (888) 229-7874 Email: privacy@uvm.edu

October 1, 2019

«First_Name» «Middle_Name» «Last_Name» «Address» «City», «State» «Zip»

Dear «First Name» «Last_Name»:

I write to provide notice of an incident regarding your personal information. The University takes the privacy and security of your personal information very seriously and it is important to us that you have this information. The potential breach occurred between May 17th and June 5th, 2017.

On August 23, 2019, my office confirmed that the breach included your personally identifiable information. We are, therefore, providing you with this notice.

The file(s) that we identified that contain your personal information is/are:

• Specify file type – SSN or FERPA.

We are unable to determine the date of this document; however, we have reason to believe that it is from several years ago.

After confirming that your personal information may have been affected, in addition to notifying you directly, UVM has provided notice to appropriate entities as required under applicable state laws. We wanted to provide you with notice so that you can take any steps you feel necessary to protect yourself. UVM's Information Security Team has implemented additional security measures to help reduce the risk of this type of incident from reoccurring in the future.

We recommend that you monitor your credit reports and financial statements for potential identity theft for one year. As an added precautionary measure, through our insurer, Beazley, we are offering 18 months of credit monitoring services. Instructions on how you can take advantage of this service are attached to this letter as Addendum A. For more information about other additional steps you may consider taking, please see the attached information or visit the Federal Trade Commission's website at: <u>https://www.identitytheft.gov/Info-Lost-or-Stolen</u>.

UVM is committed to protecting your personal information, and we have policies and procedures to protect your privacy. Unfortunately, those safeguards are not foolproof, and it is important for each individual to remain vigilant in protecting their personal information. We have included a copy of the Federal Trade Commission's (FTC) "Data Breaches: What to Know, What to Do" reference guide which describes additional steps you may take to protect yourself. You also have the right to file or obtain a police report.

As detailed in this guide, you may want to request a fraud alert and/or credit freeze for your accounts at no charge. You can do that by contacting any of these consumer reporting agencies below. You will need to supply your name, address, date of birth, Social Security number, and other personal information.

- Equifax: equifax.com or 1-800-525-6285
- Experian: experian.com_or 1-888-397-3742
- TransUnion: transunion.com or 1-800-680-7289

Additional information from the FTC can be found at https://www.consumer.ftc.gov/features/feature-0014-identity-theft.

If you have any questions regarding this notification, please call the Data Breach Information Line (888) 229-7874 and leave a message including your name, number and a good time to reach you. Someone will call you back within 1 business day.

Sincerely,

Tessa L.C. Lucey, MHA, CHC, CHCP Director of Compliance Services and Chief Privacy Officer

Cc: Simeon Ananou, Chief Information Officer Julia Russell, Associate Chief Information Officer

Addendum A

How To Enroll In Credit Monitoring Services

To help protect your identity, we are offering a **complimentary** one-year membership of Experian's[®] ProtectMyID[®] Alert. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

- 1. ENSURE That You Enroll By 12/24/2019 (Your code will not work after this date.)
- 2. VISIT the ProtectMyID Web Site to enroll: www.protectmyid.com/redeem
- 3. PROVIDE Your Activation Code: «Access_Code»
- **4.** CONTACT <u>privacy@uvm.edu</u> or at (888) 229-7874 to activate the additional 6 months of membership.

If you have questions or need an alternative to enrolling online, please call 877-288-8057 and provide engagement # DB14895.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- Free copy of your Experian credit report
- Surveillance Alerts for:
 - Daily Bureau Credit Monitoring: Alerts of key changes & suspicious activity found on your Experian, Equifax[®] and TransUnion[®] credit reports.
- Identity Theft Resolution & ProtectMyID ExtendCARE: Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To
 offer added protection, you will receive ExtendCARE[™], which provides you with the same highlevel of Fraud Resolution support even after your ProtectMyID membership has expired.
- \$1 Million Identity Theft Insurance*: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Activate your membership today at <u>www.protectmyid.com/redeem</u> or call 877-288-8057 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Data Breaches

What to know, What to do





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Did you recently get a notice that says your personal information was exposed in a data breach? Did you lose your wallet? Or learn that an online account was hacked? Depending on what information was lost, there are steps you can take to help protect yourself from identity theft.

If your information has been exposed, visit IdentityTheft.gov/databreach for detailed advice about your particular situation.

Depending on the type of information exposed, the next page tells you what to do right away. You'll find these steps – and more – at **IdentityTheft.gov/databreach**.

What information was lost or exposed?

Social Security number

- □ If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
- Get your free credit reports from annualcreditreport.com. Check for any accounts or charges you don't recognize.
- Consider placing a credit freeze. A credit freeze makes it harder for someone to open a new account in your name.
 - If you decide not to place a credit freeze, at least consider placing a fraud alert
- Try to file your taxes early before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job.

Online login or password

□ Log in to that account and change your password. If possible, also change your username

If you can't log in, contact the company. Ask them how you can recover or shut down the account.

- □ If you use the same password anywhere else, change that, too.
- □ Is it a financial site, or is your credit card number stored? Check your account for any charges that you don't recognize.

Bank account, credit, or debit card information

- □ If your bank information was exposed, contact your bank to close the account and open a new one.
- □ If credit or debit card information was exposed, contact your bank or credit card company to cancel your card and request a new one.

Other information

For guidance about other types of exposed information, visit **IdentityTheft.gov/databreach**.

If your child's information was exposed in a data breach, check out *Child Identity Theft – What to know, What to do*.



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