

CHARLES D. BAKER GOVERNOR

KARYN E. POLITO LIEUTENANT GOVERNOR

MIKE KENNEALY SECRETARY OF HOUSING AND ECONOMIC DEVELOPMENT

## Commonwealth of Massachusetts Division of Professional Licensure

1000 Washington Street, Suite 710 Boston, Massachusetts 02118 EDWARD A. PALLESCHI UNDERSECRETARY OF CONSUMER AFFAIRS AND BUSINESS REGULATION

> DIANE M. SYMONDS COMMISSIONER, DIVISION OF PROFESSIONAL LICENSURE

November 22, 2019

[Name]
[Address]
[Address]

Dear [Name]

We are writing to notify you that the Division of Professional Licensure ("Division") learned that a breach of security of your personal information occurred inadvertently within the Division on or about October 10, 2019. The incident was promptly reported and reviewed. The Division is not aware of any misuse of your personal information. However, encourages you to remain vigilant for fraudulent activity or identity theft by regularly reviewing your account statements, monitoring free credit reports and promptly reporting any suspicious activity to local law enforcement. We deeply regret this situation and are keenly aware of how important the security and privacy of your personal information are to you.

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.

You may place a security freeze on your credit reports free of charge. A security freeze prohibits a credit 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. Under federal law, you cannot be charged to place, lift or remove a security freeze.

To place a security freeze on your credit reports, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the credit reporting agencies' websites or over the phone, using the contact information below:

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 Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788 1-800-349-9960

OR online at: https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
 P.O. Box 9554
 Allen, TX 75013
 1-888-397-3742

OR online at: https://www.experian.com/freeze/center.html

Trans Union Security Freeze
 Fraud Victim Assistance Department
 P.O. Box 160
 Woodlyn, PA 19094
 1-888-909-8872

OR online at: https://www.transunion.com/creditfreeze

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, telephone bill, rental agreement or deed;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); and
- 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.

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The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit agencies 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 credit reporting agencies by mail, through their website, or by phone 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. The credit reporting agencies have between one (1) hour (for requests made online or by toll free telephone) and three (3) business days (for requests made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have between one (1) hour (for requests made online or by toll free telephone) and three (3) business days (for requests made by mail) after receiving your request to remove this security freeze.

Please also be aware that to protect yourself against identity theft or other fraud you may place a fraud alert on your credit file, review your credit reports for unexplained activity, and review credit card or other financial accounts for any suspicious and/or unauthorized activity.

The Division is also offering you free credit monitoring services for 24 months through Experian's Identity Works. If you wish to enroll in this service, you will need to enroll by February 6, 2020 at the Experian website <a href="https://www.experianidworks.com/3bplus">https://www.experianidworks.com/3bplus</a> and provide one of the following activation codes:

FS22T5FJG 8PDVVT6GS K998XQ3TY TMP2NTZCY 5YJ7Z7SCS ZBDZP45TF

You will also need to provide the following Engagement Number: DB16375

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We apologize for any inconvenience this may have caused you. If you should have any further questions, please do not hesitate to contact us at (617) 973-8730.

Sincerely,

Kevin P. Scanlon General Counsel Direct dial: 617-973-8730 Email – Kevin.Scanlon@mass.gov

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