



**2Life**  
COMMUNITIES

Age affordably. Live well.

Formerly Jewish Community Housing for the Elderly (JCHE)

16876  
**Brighton Campus**

Ulin House  
Leventhal House  
Gitta & Saul Kurlat House  
The Harry & Jeanette Weinberg House

April 29, 2020

**RE: Your personal information**

Dear [REDACTED]:

2Life Communities is committed to protecting the confidentiality of our applicants' personal information. Unfortunately, a security incident has occurred which may have resulted in the inadvertent disclosure of your name, address, Social Security number and income information to individuals who were not authorized to receive your personal information.

While we have no indication that any of your personal information has been misused, we are taking precautionary measures to help you protect your financial security and help to alleviate any concerns you may have.

We are committed to helping mitigate any impact of this unfortunate situation. That's why we are providing you with access to free credit monitoring for twenty-four (24) months through Experian's® IdentityWorks<sup>SM</sup>. This product provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: July 31, 2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 890-9332 **by July 31, 2020**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

2Life Communities: Brighton Campus

30 Wallingford Road • Brighton, MA 02135-4753

TEL 617 812 8400 • FAX 617 812 8400 • 2lifecommunities.org

SUPPORTED BY

**CIB**



- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

If you choose not to use these services, **we strongly urge you to do the following:**

If you choose to place a fraud alert or security freeze on your own, you will need to contact one of the three major credit agencies directly at:

**Experian (1-888-397-3742)**  
**P.O. Box 4500**  
**Allen, TX 75013**  
[www.experian.com](http://www.experian.com)

**Equifax (1-800-525-6285)**  
**P.O. Box 740241**  
**Atlanta, GA 30374**  
[www.equifax.com](http://www.equifax.com)

**TransUnion (1-800-680-7289)**  
**P.O. Box 2000**  
**Chester, PA 19016**  
[www.transunion.com](http://www.transunion.com)

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. There is no charge to request a credit freeze.

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.);
- Social Security number;

- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five (5) years;
- Proof of current address such as a current utility bill or telephone bill; and,
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

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 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. 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 send a written request to each of the three credit bureaus 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. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Should you wish to obtain a credit report and monitor it on your own, you may obtain free copies of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.) Upon receipt of your credit report, we recommend that you review it carefully for any suspicious activity.

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

For more information about identity theft and your tax records, we recommend that you visit the IRS Taxpayer Guide to Identity Theft at <http://www.irs.gov>. You may want to consider notifying the IRS that your tax records may be at risk by completing IRS Form 14039 (Identity Theft Affidavit) which can be located at <http://www.irs.gov/pub/irs-pdf/f14039.pdf>. You will need to send Form 14039 to the IRS along with a copy of your valid government-issued identification, such as a Social Security card, driver's license, or passport to the address on the form or by faxing to 1-855-807-5720.

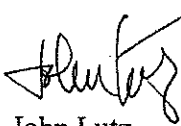
Detailed below are a few things to keep in mind when filing Internal Revenue Service Form 14039:

- All documents, including your identification, must be clear and legible;
- The identity theft marker will remain on your file for a minimum of three tax cycles;
- Any returns containing your Social security number will be reviewed by the IRS for possible fraud; and,
- The marker may delay the processing of any legitimate tax returns.

Please note that 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 with your local law enforcement or other enforcement agency and obtain a copy of it.

We regret any inconvenience this may cause you. If you have any questions please do not hesitate to contact me at 617-912-8409.

Sincerely,



John Lutz  
Chief of Operations