

16980

QUEST EDUCATION

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

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.myidcare.com/account-creation/protect>

Enrollment Code: <<XXXXXXXXXX>>

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

May 26, 2020

Re: Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a data security incident affecting Quest Education, LLC that may have involved your personal information. We also wish to inform you about steps you can take to protect your personal information and to offer identity monitoring services.

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 have the right to place a security freeze on your credit report. 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.

To place a security freeze on your credit report, you must contact each of the three major consumer reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
www.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
freeze.transunion.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 (5) 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.); 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.

The consumer reporting agencies then 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 grant 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 individuals, 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. You cannot be charged a fee by the consumer reporting agencies to place, lift, or remove a 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 or by calling 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 Ave., NW
Washington D.C. 20590
www.ftc.gov/bcp/edu/microsites/idtheft
877-IDTHEFT (438-4338)

Additionally, we are providing you with information about the steps that you can take to help protect your personal information and, as an added precaution, we are offering you complimentary credit monitoring for two years through ID Experts. The ID Experts services include: credit monitoring, CyberScan dark web monitoring, \$1 million in identity theft expense reimbursement insurance, and fraud prevention and resolution support.

What You Can Do: We recommend you activate your complimentary ID Experts services. Activation instructions and a description of the services being provided are included with this letter. To enroll, please visit <https://app.myidcare.com/account-creation/protect> or call 1-800-939-4170 and provide the enrollment code at the top of this letter. Your 24 months of services will include the following:

SINGLE BUREAU CREDIT MONITORING: Monitoring of credit bureau for changes to the member's credit file such as new credit inquiries, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

CYBERSCAN™: Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

IDENTITY THEFT INSURANCE: Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best A-rated" carrier. Coverage is subject to the terms, limits, and exclusions of the policy.

FULLY-MANAGED IDENTITY RECOVERY: ID Experts' fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical

identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

To receive credit services, you must be over the age of 18, have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Additional information describing your services is included with this letter.

Please note you must enroll by August 26, 2020. If you have questions or need assistance, please call ID Experts at 1-800-939-4170.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions concerning this incident, please contact 1-800-939-4170, Monday – Friday (excluding holidays), 9 am – 9 pm Eastern Time.

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

Sincerely,

Daniel Blue

Daniel Blue
Owner & President
Quest Education, LLC