

Boston University Information Security

111 Cummington Street
Boston, Massachusetts 02215
www.bu.edu/infosec/

17028



June 3, 2020

AFFECTED INDIVIDUAL
ADDRESS

Dear _____,

I am writing to provide written notice of a data security incident at Boston University related to your personal information held by Boston University, through its Questrom School of Business. Boston University recently learned that a Questrom employee accidentally emailed a financial aid form that included your SSN and other identifying information to another student. The student who received the information has stated that they have deleted the document.

This data security incident was reported to the Boston University Police. However, no investigation was needed because of the isolated nature of the incident.

At this time, Boston University does not have any knowledge that your information has been used for any unauthorized purpose. Therefore, this letter is *not* a notice that you are a victim of identity theft; it is a notice that there *may have been* unauthorized access to your information, not necessarily that it was accessed or has been used. Nevertheless, we are notifying you as required by Massachusetts law and in an abundance of caution.

It is a good idea to continue to monitor your credit card and financial account statements. Therefore, the University is making available to you a free two-year membership in a credit monitoring service, Experian IdentityWorks[®] Credit 3B, which will provide you with alerts of key changes and suspicious activities on your credit reports. You must enroll by August 4, 2020. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks[®] Credit 3B is free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks[®] Credit 3B, including instructions on how to activate your complimentary two-year membership, please review the enclosed document.

You may also take advantage of the free annual credit report available from each credit reporting agency by visiting www.annualcreditreport.com. If you detect any unauthorized or suspicious activity in any of your accounts, contact the issuing company immediately. If you believe it may be related to this event, please contact us at BUInfoSec@bu.edu, referring to case #20200100371.

Boston University takes privacy and information security very seriously and is taking steps to prevent any similar events in the future. The University has notified the Massachusetts Attorney General and the Director of Consumer Affairs and Business Regulation regarding this incident.

We want to make you aware of the following rights you have:

- First, under Massachusetts law, you have the right to obtain a police report filed in regard to this breach. If you would like to request a report, contact the Boston University Police Department Detective Division at (617) 353-3436 or robert1@bu.edu and refer to report #20200100371.
- Second, you have the right to request a free credit report from each of the three major credit reporting bureaus every year. Information about obtaining credit reports is attached to this letter.
- Third, if you are victim of identity theft—meaning that your personal identifying information was used to pose as you, harass you, or obtain identification containing your personal information or anything else of value—you have the right to file your own police report and obtain a copy of that report.

If you find that your information is being used without your authorization, contact your local police department or the Boston University Police to report it.

- Finally, under Massachusetts law, consumers may place a security freeze on their credit reports. 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. If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. Details on how to request a security freeze or a fraud alert are attached to this letter.

We regret that your information may have been subject to unauthorized access and any inconvenience or concern caused by this incident. Should you have further questions about this matter, please call 617-358-8500.

Sincerely,

Eric Jacobsen
Information Security Officer
Boston University

Enclosures:

Information about Identity Theft Prevention
Experian's® IdentityWorks® Alert Enrollment Instructions

Information about Identity Theft Prevention

Credit Reports

To monitor the ongoing health of your credit, you should periodically review your credit reports. The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting agencies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months.

You may obtain your free credit reports online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com). You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax, P.O. Box 740241, Atlanta, Georgia 30348, 1-800-685-1111, www.equifax.com

Experian, P.O. Box 2104, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-680-7289, www.transunion.com

Fraud Alerts

When a fraud alert is in place, potential creditors must use what the law refers to as “reasonable policies and procedures” to verify your identity before issuing credit in your name. However, a fraud alert will not prevent the opening of new accounts in your name that do not require a credit check.

You may request a fraud alert by calling or writing any one of the three credit reporting agencies listed above. Some of them also allow you to place a fraud alert online:

https://www.experian.com/consumer/cac/FCRegistration.do?alertType=INITIAL_ALERT

<https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp>

You need contact only one of the above companies; whichever one you call will alert the others.

You will need to provide them with your name, address, social security number and birth date.

When you request an alert, the bureaus are required to provide you a copy of your credit report free of charge. Request your free report and review it thoroughly. If you detect any fraudulent activity, you should immediately contact the agency issuing the account.

Security Freeze

You have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may delay your ability to obtain credit.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax, Experian, and TransUnion by certified mail, overnight mail, or regular stamped mail at the addresses above.

The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well):

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;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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.

Internal Revenue Service

If you believe your tax records may be affected by identity theft you may alert the Internal Revenue Service. Information about that process is available from the IRS:
<http://www.irs.gov/privacy/article/0,,id=186436,00.html>

More information on identity theft is available from the **Federal Trade Commission (FTC)**:

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580,
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502
www.ftc.gov/idtheft

To help protect your identity, we are offering a **complimentary** two-year membership of Experian's® IdentityWorks®. 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 IdentityWorks Now in Three Easy Steps

- 1. ENSURE That You Enroll By: August 4, 2020** (Your code will not work after this date.)
- 2. VISIT the IdentityWorks Web Site to enroll: <https://www.experianidworks.com/3bcredit>**
- 3. PROVIDE Your Activation Code: 39ZMHPMZC**

If you have questions or need an alternative to enrolling online, please call 877-288-8057.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH IDENTITYWORKS MEMBERSHIP:

A credit card is not required for enrollment.

Once your IdentityWorks 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:** 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.
- **\$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 <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.

Once your enrollment in IdentityWorks is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about IdentityWorks, 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.