

17506



August 21, 2020

[Name]
[Address]
[City, State Zip]

Re: Notice of Data Breach

Dear [Name]:

I am writing regarding a recent incident at Blackbaud, one of our vendors that supports our fundraising and engagement efforts, that may affect the security of your personal information, specifically your Social Security number. We first learned of this incident on July 16, 2020. We take this incident very seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What We Are Doing. The confidentiality, privacy, and security of your information is extremely important to us. We have security measures in place to protect the security of information entrusted to us and that we share with vendors. In addition, as part of our ongoing commitment to the security of personal information, we continue to actively monitor this situation and follow-up with the vendor to ensure that Concord Academy data is not at additional risk. Our internal team is focused on best-in-class practices that emphasize the protection and security of all data, consistent with our policies and procedures. In addition, consistent with our compliance obligations and responsibilities, we are providing notice of this incident to appropriate government agencies.

What You Can Do. At this time, the vendor has not informed us of any misuse of information arising from this incident. However, out of an abundance of caution, we are notifying you so you can take additional actions to minimize or eliminate potential personal harm. We strongly encourage you to take the following preventative measures to help detect and mitigate any misuse of your information, and to review the attachment to this letter entitled "Information about Ways to Protect Yourself:"

1. Activate your complimentary, two-year credit monitoring and identity theft membership in Experian's® IdentityWorksSM Credit 3B. For instructions on how to activate your membership, please see the additional information provided in this letter.
2. Remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. Information on additional ways to protect your information, including how to obtain a free credit report and free security freeze, can be found at the end of this letter.
3. Report any incidents of suspected identity theft to your local law enforcement and state

Attorney General. **As a Massachusetts resident, you have the right to obtain any police report filed about 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.

We understand that you may have questions about this incident that are not addressed in this letter. We are available to speak with you to assist you with questions regarding this incident and steps you can take to protect yourself. Again, we apologize for any inconvenience caused by this incident.

Sincerely,

Amy Fredericks
Chief Financial Officer
(978) 402-2263

Alice Roebuck
Director of Advancement and Engagement
(978) 402-2237

Rick Hardy
Head of School, Dresden Endowed Chair
(978) 402-2400

INFORMATION ABOUT WAYS TO PROTECT YOURSELF

You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the Federal Trade Commission ("FTC") by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261 or navigating online to www.consumer.ftc.gov/features/feature-0014-identity-theft. You can write to the FTC at Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Obtain Your Credit Report

You should monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed below. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

For Massachusetts residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly.

Fraud Alerts

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed below. Additional information is available at www.annualcreditreport.com.

Security Freeze

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.**

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

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com https://www.equifax.com/personal/credit-report-services/	P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com https://www.experian.com/freeze/center.html	P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com https://www.transunion.com/credit-freeze

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed 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) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and proof of that address and any previous addresses for the past five years; (5) legible photocopy of a government issued ID card; (6) Social Security card, pay stub or W2; and (7) if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

**ADDITIONAL DETAILS REGARDING YOUR 24-MONTH
EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:**

TO ACTIVATE YOUR MEMBERSHIP AND START MONITORING YOUR PERSONAL INFORMATION PLEASE FOLLOW THE STEPS BELOW:

- Ensure that you **enroll by: November 16, 2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3bcredit
- Provide your **activation code**: <code>

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 **877.288.8057** by **November 16, 2020**. Be prepared to provide engagement number <enter> as proof of eligibility for the identity restoration services by Experian. 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:

- **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.
- **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 **877.288.8057**. 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. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



August 21, 2020

<Vendor>
<Street>
<City>, <State> <Zip>

Re: Notice of Data Breach

Dear <Vendor>:

I am writing regarding a recent incident at Blackbaud, one of our vendors that assists with expense management and accounting, that may affect the security of your personal information, specifically your Social Security number. We first learned of this incident on July 16, 2020. We take this incident very seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What We Are Doing. The confidentiality, privacy, and security of your information is extremely important to us. We have security measures in place to protect the security of information entrusted to us and that we share with vendors. In addition, as part of our ongoing commitment to the security of personal information, we continue to actively monitor this situation and follow-up with the vendor to ensure that Concord Academy data is not at additional risk. Our internal team is focused on best-in-class practices that emphasize the protection and security of all data, consistent with our policies and procedures. In addition, consistent with our compliance obligations and responsibilities, we are providing notice of this incident to appropriate government agencies.

What You Can Do. At this time, the vendor has not informed us of any misuse of information arising from this incident. However, out of an abundance of caution, we are notifying you so you can take additional actions to minimize or eliminate potential personal harm. We strongly encourage you to take the following preventative measures to help detect and mitigate any misuse of your information, and to review the attachment to this letter entitled "Information about Ways to Protect Yourself:"

1. Activate your complimentary, two-year credit monitoring and identity theft membership in Experian's® IdentityWorksSM Credit 3B. For instructions on how to activate your membership, please see the additional information provided in this letter.
2. Remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. Information on additional ways to protect your information, including how to obtain a free credit report and free security freeze, can be found at the end of this letter.
3. Report any incidents of suspected identity theft to your local law enforcement and state

Attorney General. **As a Massachusetts resident, you have the right to obtain any police report filed about 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.

We understand that you may have questions about this incident that are not addressed in this letter. We are available to speak with you to assist you with questions regarding this incident and steps you can take to protect yourself. Again, we apologize for any inconvenience caused by this incident.

Sincerely,

A handwritten signature in cursive script that reads "Amy Fredericks".

Amy Fredericks
Chief Financial Officer
(978) 402-2263

INFORMATION ABOUT WAYS TO PROTECT YOURSELF

You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the Federal Trade Commission (“FTC”) by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261 or navigating online to www.consumer.ftc.gov/features/feature-0014-identity-theft. You can write to the FTC at Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Obtain Your Credit Report

You should monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed below. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

For Massachusetts residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly.

Fraud Alerts

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed below. Additional information is available at www.annualcreditreport.com.

Security Freeze

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.**

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax; Experian; and TransUnion. To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information below:

Equifax	Experian	TransUnion
P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com https://www.equifax.com/personal/credit-report-services/	P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com https://www.experian.com/freeze/center.html	P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com https://www.transunion.com/credit-freeze

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed 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) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and proof of that address and any previous addresses for the past five years; (5) legible photocopy of a government issued ID card; (6) Social Security card, pay stub or W2; and (7) if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

**ADDITIONAL DETAILS REGARDING YOUR 24-MONTH
EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:**

TO ACTIVATE YOUR MEMBERSHIP AND START MONITORING YOUR PERSONAL INFORMATION PLEASE FOLLOW THE STEPS BELOW:

- Ensure that you **enroll by: November 16, 2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/3bcredit
- Provide your **activation code: <code>**

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 **877.288.8057** by **November 16, 2020**. Be prepared to provide engagement number **DB22103** as proof of eligibility for the identity restoration services by Experian. 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:

- **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.
- **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 **877.288.8057**. 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. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.