



C/O TCS Education System
203 N LaSalle St., Suite #1900
Chicago, IL 60601

[IndividualFirstName] [Individual LastName]

[Date]

[Address1]

[Address2]

[City], [State] [Zip Code]

Notice of Data Breach

Dear [IndividualFirstName] [IndividualLastName],

On July 16, 2020, Pacific Oaks College and Children's School was notified by Blackbaud, one of our third-party service providers, that they had recently discovered and stopped a ransomware attack that may have affected your personal information. Blackbaud is a large cloud software company that provides data management services to many nonprofit organizations, including us.

What Information Was Involved

Upon receiving notice from Blackbaud, we immediately commenced an investigation to determine what, if any, personal information was potentially impacted. On August 14, 2020, we were able to determine which individuals may have been impacted. The personal information may have included:

- Contact information (name, address, phone, email)
- Demographic information (gender, ethnicity, marital status)
- Financial information (bank routing number, checking account number, scanned image of past checks)
- Donation history (gift amount, gift date, payment type, gift designation)
- Spousal information (if provided to us)

Your Social Security number was not stored in this system.

What We Are Doing

Blackbaud has assured us that they have identified and fixed the vulnerability associated with the incident, and that they are accelerating their efforts to further secure their environment. Blackbaud has hired a third-party firm to monitor for any misuse or public posting of the impacted data and indicates that it has not seen any evidence that the data still exists or is being misused.

Nonetheless, to help protect your identity, we are offering you credit monitoring for a period of two (2) years, at no cost to you, through Experian's® IdentityWorksSM. To activate this service and start monitoring your personal information please follow the steps below:



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- Ensure that you enroll by **November 30, 2020** (your activation code will not work after this date)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: [Experian code]

If you have questions about the Experian IdentityWorks 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 November 30, 2020. Be prepared to provide **engagement number B003678** as proof of eligibility for the identity restoration services by Experian.

Additional details regarding the Experian IdentityWorks service is included in the attached Reference Guide.

For More Information

Thank you for your support. We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have any further questions or concerns regarding this matter, please do not hesitate to contact Johanna Atienza at 626.529.8092 or johannaatienza@pacificoaks.edu.

Sincerely,

A handwritten signature in black ink that reads "Jack Paduntin". The signature is written in a cursive, flowing style.

Jack Paduntin
President
Pacific Oaks College
45 W. Eureka St.
Pasadena, CA 91103

Pacific Oaks Children's School
714 W. California Blvd
Pasadena, CA 91105



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Reference Guide

Review Your Account Statements

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Additional details regarding the Experian IdentityWorks Services

To help protect your identity, you are being offered credit monitoring for a period of two (2) years, at no cost to you, through Experian's IdentityWorks service. To activate this service and start monitoring your personal information please follow the steps stated in the letter above by **November 30, 2020** (your activation code will not work after this date).

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



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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. Offline members will be eligible to call for additional reports quarterly after enrolling.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same 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. 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.

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

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or



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fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	800-525-6285	www.equifax.com
Experian	P.O. Box 2002 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third



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parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. 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 any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Freeze	Security	P.O. Box 105788 Atlanta, GA 30348	800-685-1111	www.equifax.com
Experian Freeze	Security	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion		P.O. Box 160 Woodlyn, PA 19094	888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For Residents of Massachusetts

Please also note that you have the right to obtain a police report with respect 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.

CONFIDENTIAL

ATTACHMENT 1

**ADDITIONAL COMMENTS TO MASSACHUSETTS OFFICE OF CONSUMER AFFAIRS AND BUSINESS
REGULATION DATA BREACH NOTIFICATION FORM**

We are writing on behalf of our client Pacific Oaks Education Corporation (“Pacific Oaks”) to notify you of a security incident that affected one of its third-party service providers, Blackbaud, and that may have involved the personal information of residents in your state. A copy of the notification being sent to 4 Massachusetts residents via first-class mail on September 8, 2020 is attached to this form.

On July 16, 2020, Pacific Oaks was notified by Blackbaud that they had recently discovered a ransomware attack. According to Blackbaud, after discovering the attack, Blackbaud—together with independent forensics experts and law enforcement—locked the cybercriminal out of their system. However, prior to locking the cybercriminal out, the cybercriminal removed a copy of a subset of data pertaining to several of Blackbaud’s clients, including Pacific Oaks. This unauthorized access may have occurred between February 7, 2020 and May 20, 2020.

Upon receiving notice from Blackbaud, Pacific Oaks promptly commenced an investigation to determine what, if any, personal information was potentially impacted. On or about August 14, 2020, Pacific Oaks was able to determine which individuals may have had personal information contained in the removed file. The personal information may have included name, financial account number and routing number on a scanned image of a check, contact information, certain demographic information, and a history of individuals’ relationships with Pacific Oaks, such as donation dates and amounts.

Blackbaud has assured Pacific Oaks that they have identified and fixed the vulnerability associated with the incident, and that they are accelerating their efforts to further secure their environment. Blackbaud also informed Pacific Oaks that they paid a ransom to the cybercriminal to delete the removed data. Blackbaud has hired a third-party firm to monitor for any misuse or public posting of the removed data and indicates that it has not seen any evidence that the data still exists or is being misused.

Nonetheless, Pacific Oaks has arranged to offer credit monitoring services for two years to the impacted Massachusetts residents whose personal information may have been involved.