



September 25, 2020

[Addressee]
[Addressline1]
[Addressline2]
[City], [ST] [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. We understand from Blackbaud that Marywood data was part of the incident, although it may not have been contained within the compromised dataset. The incident may have affected the security of your personal information, specifically your Social Security number. 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 that is 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 Marywood University 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.

1. Activate your complimentary, twenty-four-month 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 your free credit report 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 concerning any fraud or identity theft committed using your personal information.

Marywood's contractual agreements have always required Blackbaud to keep our constituent information confidential and to have security procedures in place to minimize the risk of information security incidents. Marywood greatly values the support and generosity of our alumni and friends. We take your privacy very seriously and we work diligently to protect your personal information. If you have questions, please contact me at 570.348.6238 or rzehel@marywood.edu.

Sincerely,

Renée Gregori Zehel, '91, Ph.D. '16 Vice President, University Advancement Marywood University

#### 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 <a href="www.consumer.ftc.gov/features/feature-0014-identity-theft">www.consumer.ftc.gov/features/feature-0014-identity-theft</a>. 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 report. You may periodically obtain your credit report from each of the national consumer reporting agencies listed below. 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 <a href="https://www.AnnualCreditReport.com">www.AnnualCreditReport.com</a> or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <a href="https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf">www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf</a> 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 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 report, 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
P.O. Box 105788
Atlanta, GA 30348
1-888-298-0045
www.equifax.com
https://www.equifax.com/
personal/credit-report-services/

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

TransUnion
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: 12/14/2020 (Your code will not work after this date.)
- Visit the Experian Identity Works website to enroll: www.experianidworks.com/3bcredit
- Provide your activation code: [Activation 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 877.890.9332 by 12/14/2020. Be prepared to provide engagement number B004364 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<sup>TM</sup>: 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 <a href="https://www.ExperianIDWorks.com/restoration">www.ExperianIDWorks.com/restoration</a>. You will also find self-help tips and information about identity protection at this site.

<sup>\*</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>\*\*</sup> 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.