



ST. PAUL CENTER *for* BIBLICAL THEOLOGY

1468 Parkview Circle, Steubenville, OH 43952-1739

17778

September 24, 2020

<first> <last>
<street>
<city>, <state> <zip>

NOTICE OF DATA SECURITY INCIDENT

Dear <first> <last>:

We are writing to tell you about a recent data security incident that may have affected the security of payment card information you provided when using our website to make online purchases and donations between March 3, 2020 and August 9, 2020. We take this matter very seriously because we know how important your personal information is to you. We are providing this notice to you as a precautionary measure, to inform you and to explain steps that you can take to protect your information.

What We Are Doing About It

When we discovered this incident, our technical experts identified and corrected the issue. To help prevent a similar incident from occurring in the future, we conducted an extensive internal audit to all systems and have implemented more stringent, ongoing processes for identifying and eliminating vulnerabilities. We are also providing notice of this incident to appropriate state regulators, consistent with our compliance obligations and responsibilities.

What You Can Do

We strongly encourage you to take the following preventative measures to help detect and mitigate any misuse of your information.

1. 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. If you believe your information may have been compromised, you should consider contacting your payment card company and/or financial institution and request that the card be cancelled. 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.
2. 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.

For More Information

If you have any questions or need more information, please call us, toll-free, at 1-888-487-2114, Monday through Friday, from 9:00 a.m. to 5:00 p.m. EST.

We know that this situation is frustrating to you, and we deeply regret this incident. Please know we take your support, and your trust, very seriously. We hope our actions moving forward will demonstrate this.

Very truly yours,

A handwritten signature in dark ink, appearing to read 'Anthony Puorro', with a stylized flourish at the end.

Anthony Puorro,
Chief Financial Officer

MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

Visit www.experian.com/credit-advice/topic-fraud-and-identity-theft.html for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the consumer reporting agencies listed below and the Federal Trade Commission (FTC) by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at www.consumer.ftc.gov/features/feature-0014-identity-theft. The FTC's address is: Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580. You have the ability to place a security freeze on your credit reports by contacting the following agencies.

National Credit Reporting Agencies Contact Information

Equifax P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com	Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com
--	---	--

You also may request a security freeze be added to your credit report at Experian's online Freeze Center, www.experian.com/freeze/center.html, by phone at 1-888-EXPERIAN (1-888-397-3742), or by mail to Experian Security Freeze, P.O. Box 9554, Allen, TX 75013. More information on a security freeze can be found below.

Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. 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 above. 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.

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. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically, which can help spot and address problems quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them at the information provided above.

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 above. Additional information is available at www.annualcreditreport.com.

Security Freeze

You have the ability to place a security freeze on your credit report at no cost to you. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. 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 any previous addresses for the past five years; (5) a legible copy of a government-issued identification card, (6) proof of current address, such as a legible copy of a recent utility bill or bank or insurance statement, (7) a legible copy of a recent W-2, pay stub, or Social Security card, and (8) 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. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. **Under federal law, you cannot be charged to place, lift, or remove a security freeze.**

After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place, you will need it if you choose to lift the freeze. If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.