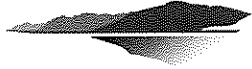


17787

THE FUND for LAKE GEORGE



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

September 4, 2020



F7656-L02-0000003 P001 T00001 *****MIXED AADC 159



MA



RE: Notice of Data Breach

Dear [REDACTED]:

I am writing to you on behalf of The FUND for Lake George with important information about a data security incident at our donor software provider that may have involved your personal information ("PI"). The FUND for Lake George takes the protection and proper use of your information very seriously. We are, therefore, contacting you to explain the incident and provide you with next steps and new security measures we are taking, as well as those you can take to further protect yourself.

What Happened: On July 16, 2020, The FUND for Lake George was informed of the cyber breach at Blackbaud, Inc., which provides software services to 35,000 nonprofit fundraising entities worldwide, including The FUND for Lake George. The data that was involved included some files that were property of The FUND for Lake George.

What Information Was Involved: Blackbaud initially advised us that no credit card, bank account information, social security numbers, or user login credentials and passwords were compromised or accessed. However, on July 22, 2020, Blackbaud informed us that some media files were breached, including: your full name and address, and possibly other contact information (phone number, e-mail address) together with an image of your donation(s) by check including bank account number and routing number.

What We Are Doing: We understand Blackbaud has taken action to mitigate the breach, but we are deeply disappointed in their handling of this incident and have lost faith in them as a vendor. As such, The FUND for Lake George has terminated its contract with Blackbaud and is implementing a number of steps, both internally and with vendors who will have access to our data in the future, to ensure that all of our data is held securely.

What You Can Do: We want to make you aware of other steps you may take to guard against identity theft or fraud. Please review the information provided below for steps you can take to protect your personal information, including toll-free numbers and addresses for each of the three credit reporting agencies (Equifax, Experian and TransUnion), and the Federal Trade Commission ("FTC"). You can obtain additional information from these sources about steps to avoid identity theft. Under Massachusetts law, you have the right to obtain any police report filed in regard 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.

0000003



F7656-L02

As previously stated, we take the privacy and security of our donors very seriously. Therefore, to help protect your identity, we are offering a complimentary 12-month membership of Experian's IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure you enroll by November 30, 2020 (your code will not work after this date)
- Visit the Experian IdentityWorksSM website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your activation code: [REDACTED]

Information regarding your 12-month EXPERIAN IDENTITYWORKSSM Membership:

A credit card is **not** required for enrollment in Experian IdentityWorksSM. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks using the unique code provided in your letter:

- **Experian credit report at sign-up:** 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.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorksSM 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 (855) 387-4540. 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. If you wish to enroll in credit monitoring, please follow the instructions in the letter you received.

We recommend that you consider placing a fraud alert on your credit files and/or an alert with ChexSystems in light of the check information that was involved in this breach. The applicable numbers for the credit reporting agencies and ChexSystems are provided in the enclosure. It is important that you remain vigilant over the next 12 to 24 months by reviewing your account statements and monitoring your credit reports for suspicious activity. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the FTC.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorksSM online, please contact Experian's customer care team at (855) 387-4540 by November 30, 2020. Be prepared to provide Engagement Number DB22383 as proof of eligibility for the identity restoration services by Experian.

* 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.

For More Information: Please refer to the information on obtaining credit reports, credit freezes and security alerts below. The FUND for Lake George is committed to protecting the personal and financial information provided to our organization. We deeply value your relationship and commitment to our mission, and sincerely apologize for this incident involving our former software provider.

Sincerely,



Dede Potter
Director of Finance and Administration

Information on Obtaining Credit Reports, Credit Freezes and Security Alerts

Obtain a Free Credit Report:

You may obtain a free copy of your credit report from each of the three nationwide consumer reporting agencies by calling 1-877-322-8228 or going online to www.annualcreditreport.com. Under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies.

Credit Freezes & Fraud Alerts:

You may contact the fraud departments of the three nationwide credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

To place a security freeze on your credit report, you must contact **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below, or in some cases their websites provide alternate methods:

<u>Experian</u>	<u>Equifax</u>	<u>TransUnion</u>
Experian Security Freeze P.O. Box 9554 Allen, TX 75013 (888) 397-3742 https://www.experian.com/freeze/center.html	Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788 (877) 298-0045 https://www.equifax.com/personal/credit-report-services/credit-freeze/	TransUnion Credit Freeze P.O. Box 160 Woodland, PA 19094 (888) 909-8872 https://www.transunion.com/credit-freeze

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. In order to request a security freeze, you will need to provide the following information:

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, report it to your local police department and obtain a copy of the police report, investigative report or complaint. Send a copy of the police report, investigative report, or submitted complaint concerning identity theft to each consumer reporting agency;
8. If you are not a victim of identity theft, include payment for the fees by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail. Fees are specified by each of the major consumer reporting agencies. Fees vary based on where you live, but commonly range from \$5 to \$10.

Security Alert with ChexSystems:

You may place an alert with ChexSystems. Chex Systems, Inc. is a consumer-reporting agency governed by the FCRA and other laws (the Federal Trade Commission enforces the FCRA) which provides account verification services to its financial institution members to aid them in identifying account applicants who may have a history of account mishandling (for example, people whose accounts were overdrawn and then closed by them or their bank). In short, ChexSystems is like the credit reporting agencies (Equifax, Experian, TransUnion) but specific to checking/savings history instead of credit/loan history. ChexSystems has two protections available:

- **Consumer Report Security Alert.** This puts a flag on your consumer file stating the banking institution needs to take additional steps to confirm it is you who is initiating the action (much like placing a fraud alert with the credit reporting agencies). You may request a 90-day alert, which is the default, though you may extend it to 7 years if you complete the ChexSystems ID Theft affidavit form (available online), have the affidavit notarized, and send the notarized affidavit to ChexSystems. To set the Consumer Report Security Alert, call (888) 478-6536 or online by visiting <https://www.chexsystems.com>.
- **Consumer Report Security Freeze.** This will prohibit ChexSystems from releasing any information in your consumer file without your express authorization, meaning you have to contact ChexSystems and lift the freeze in order for your information to be released (much like placing a freeze with the credit reporting agencies). You should be aware that taking advantage of this right may delay or prevent timely approval from any user of your consumer report that you wish to do business with. The third party will receive a message indicating that you have blocked your information. To set the Consumer Report Security Freeze, call (800) 887-7652 or online by visiting <https://www.chexsystems.com>.

To learn more about fraud alerts, security freezes, and protecting yourself from identity theft and to report incidents of identity theft, you can visit the Federal Trade Commission's website at www.consumer.gov/idtheft, or www.ftc.gov/credit, or call 1-877-IDTHEFT (1-877-438-4338). You may also receive information from the Federal Trade Commission by writing to:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580

You have a variety of rights under the federal Fair Credit Reporting Act (FCRA). For more information on your FCRA rights, visit: <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.