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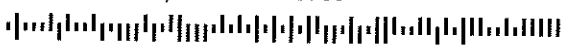
Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

September 10, 2020

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SAMPLE A SAMPLE - L03 MA
APT 123
123 ANY ST
ANYTOWN, MA 12345-6789



RE: Important Security Notification: Please read this entire letter.

Dear Sample A Sample:

I am writing to you on behalf of Virginia Union University ("VUU") with important information about a data security incident at our donor software provider that may have involved your personal information ("PI"). VUU 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 protect yourself further.

What Happened: On July 16, 2020, VUU was informed of the cyber breach at Blackbaud, Inc., which provides software services to 35,000 nonprofit fundraising entities worldwide, including the University. The data that was involved included some files that were property of VUU. Unfortunately, Blackbaud has not provided an explanation for the delay in notifying its customers.

What Information Was Involved: On July 16, 2020, VUU was informed of the cyber breach at Blackbaud, Inc., which provides software services to 35,000 nonprofit fundraising entities worldwide, including the University. The data that was involved included some files that were property of VUU. Unfortunately, Blackbaud has not provided an explanation for the delay in notifying its customers.

What we are Doing to Protect Your Information:

We understand Blackbaud has taken action to mitigate the breach, including notifying law enforcement. To help protect your identity, we are offering a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft.

What You Can Do: 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. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by:** November 30, 2020 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit2
- Provide your **activation code:** ABCDEFGHI

0000003



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) 890-9297 by November 30, 2020. Be prepared to provide engagement number ENGAGEMENT as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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 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 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.

For More Information: 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) 890-9297. 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 two years 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 sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, in addition to calling the Experian customer care team number listed above, you can also contact Ms. Deborah Alston at VUU (804) 342-3936.

Sincerely,



Deborah G. Alston
Senior Director, Alumni Relations and Advancement Services
Division of Institutional Advancement

* 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.

Information on Obtaining Credit Reports, Credit Freezes and Security Alerts

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.

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 have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. 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:

Experian	Equifax	TransUnion
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.



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>

You may also obtain information about preventing and avoiding identity theft from your State Attorney General's Office.