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Reaching People. Changing Lives.

Date: 10/19/2020

To: Residents of [REDACTED]

Dear Resident,

We are writing to notify you that a possible breach of your personal identifying or health information occurred on or before 9/18/2020. This occurred due to mail being stolen from the mailbox.

We have taken the following steps:

1. We filed a police report on 9/22/2020. You have a right to obtain a copy of this report. Please let us know if you would like a copy.
2. We conducted an investigation of the breach and it was first learned of when mail was noted to be missing. Room searches were done and various types of mail for several residents was found in another resident's room. It is suspected that information was used to obtain free cell phones as over 30 phones were also found. It is not known if or how it was used for anything else.
3. We assessed the risk level of your information being used to harm your financial status, credit rating or reputation as moderate.

Please review the enclosed "Actions to take to Protect your Identity" to learn what steps you can take to minimize the risk. We are required by Massachusetts law to provide to you with this information. Please review the information carefully and let staff know if you would like any assistance with reviewing the information and/or taking the suggested actions.

If you should have further questions, please contact:

James Laprade, Senior Vice President  
Bay Cove Human Services  
66 Canal Street  
Boston, MA 02114  
617-371-3000

## *Bay Cove Human Services*

### Actions you can take to protect your identity

We are glad to provide any assistance you would like to take any of these actions you feel are necessary to protect yourself from misuse of your personal information.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identify theft; you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. What this does is to prohibit a credit reporting agency from releasing any information from your credit report without your 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.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, there is no charge to place, lift or remove a security freeze. In all other cases, for example, if you want to do it as a precautionary measure, the credit reporting agency may charge up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. We will pay this cost for you if the breach was of the records we hold for you.

We will help you with the following steps if you would like. To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)): Experian ([www.experian.com](http://www.experian.com)): and TransUnion ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

Trans Union Security Freeze  
Fraud Victim Assistance Department  
P.O. Box 6790  
Fullerton, CA 92834

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, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Other steps you may choose to take and that we will assist you with are:

1. Place a fraud alert on your credit file
2. Request and review your credit reports
3. Review your credit card and other financial account statements for any unauthorized activity
4. Obtain credit monitoring services