

Template of Notice to Massachusetts Residents



EMMA WILLARD
SCHOOL

285 Pawling Avenue
Troy, New York 12180

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>

We are writing to provide you with notice of a data security incident involving our data processing vendor, Blackbaud, that may have affected the security of your Social Security number. We take this matter very seriously because we know how important your personal information is to you.

Although we believe the risk to your information as a result of this incident is low, Blackbaud has arranged for you to receive free identity monitoring and fraud resolution services for 24 months. These services are described in the attached information packet and include credit monitoring, proactive fraud assistance and identity theft and fraud resolution services. The attached information packet also includes information on other resources and steps you can take to protect yourself.

We understand that this situation is frustrating and that you may have questions regarding this incident. If you have any questions or concerns, please do not hesitate to contact our Data Protection Officer, Judith Curry, at dpo@emmawillard.org or (518) 833-1316 at your earliest convenience.

Sincerely,

Virginia Arbour, CFO

Exhibit A

Template of Notice to Massachusetts Residents

Free Identity Monitoring and Fraud Resolution Services

Blackbaud is providing you with access to Single Bureau Credit Monitoring services at no charge. Services are for 24 months from the date of enrollment. When changes occur to your Experian credit file, notification is sent to you the same day the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions you might have. If you become a victim of fraud, you will also have access to remediation support from a CyberScout Fraud Investigator. **To receive the monitoring service described above, you must enroll within 90 days from the date of this letter.**

Proactive Fraud Assistance. CyberScout provides unlimited access during the service period to a fraud specialist who will work with enrolled notification recipients on a one-on-one basis, answering any questions or concerns that they may have. Proactive Fraud Assistance also includes the following features:

- Placement of fraud alert, protective registration, or equivalent notices where warranted.
- After placement of a fraud alert, a credit report from each of the three (3) credit bureaus is made available to the notification recipient (United States only).
- Removal from credit bureau marketing lists while fraud alert is active (United States only).
- Providing individuals with electronic education and alerts through email.

Identity Theft and Fraud Resolution Services. Resolution services are provided for enrolled notification recipients who fall victim to an identity theft as a result of the applicable breach incident. Identity Theft and Fraud Resolution includes, but is not limited to, the following features:

- Creation of Fraud Victim affidavit or geographical equivalent, where applicable.
- Preparing documents for credit grantor notification, and fraud information removal purposes.
- Phone calls needed for credit grantor notification, and fraud information removal purposes.
- Notification to relevant government and private agencies.
- Assistance with filing a law enforcement report.
- Comprehensive case file creation for insurance and law enforcement.
- Assistance with enrollment in applicable Identity Theft Passport Programs in states where it is available and in situations where it is warranted (United States only).
- Assistance with placement of online-based credit file freezes in states where it is available and in situations where it is warranted (United States only).
- Unlimited access to educational fraud information and threat alerts.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please navigate to:



If prompted, please provide the following unique code to gain access to services:



Once registered, you can access Monitoring Services by selecting the "Use Now" link to fully authenticate your identity and activate your services. **Please ensure you take this step to receive your alerts.**

To receive the services described above, you must enroll within 90 days from the date of this letter.

Exhibit A
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Self-Help Steps You Can Take to Protect Your Personal Information

Whether or not you choose to use the identity monitoring and fraud resolution services offered by Blackbaud, there are many steps you can take to protect yourself.

When dealing with a potential data security incident, you should remain vigilant by reviewing your account statements and credit reports. If you detect suspicious activity, you should promptly notify the financial institution or company that maintains the account. You also should promptly report any fraudulent activity or suspected identity theft to proper law enforcement authorities, the Massachusetts Attorney General, and/or the Federal Trade Commission. If there is a police report filed in connection with this incident, you have the right to obtain it.

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting: <https://www.annualcreditreport.com>, calling toll-free 1-877-322-8228, or by mailing an annual credit report request form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. In addition, until April 2021, all three major credit reporting agencies are offering free weekly credit monitoring reports. You can find a copy of the request form at: <https://www.annualcreditreport.com>.

You may also wish to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit file for one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three major reporting agencies: TransUnion, by visiting <https://www.transunion.com/fraud-alerts>, calling 1-800-680-7289, or mailing to P.O. Box 2000, Chester, PA 19016; Experian, by visiting <https://www.experian.com/fraud/center.html>, calling 1-888-397-3742, or mailing to P.O. Box 9554, Allen, TX 75013; and Equifax, by visiting <https://www.equifax.com/personal/credit-report-services/>, calling 1-888-766-0008, or mailing to P.O. Box 740256, Atlanta, GA 30374. Ask the company to put a fraud alert on your credit line and confirm that the company you called will contact the other two. Additional information is available at: <https://www.annualcreditreport.com>.

You also have a right to place a credit freeze on your credit file, which will prohibit a consumer credit reporting agency from accessing or releasing information in your credit report without your express consent. It will also prevent new credit from being opened in your name without the use of a PIN number that is issued to you. To place a credit freeze, please contact each major reporting agency listed above. You will need to supply your name, address, date of birth, Social Security number and other personal information in order to obtain a credit freeze. However, using a credit freeze may delay or interfere with your ability to obtain credit. Credit freezes are free of charge and will last until temporary lifted or permanently removed.

For additional information on how to avoid identity theft, the Federal Trade Commission provides a comprehensive guide to help you guard against, identify, and respond to identity theft, a copy of which may be found at: https://www.consumer.ftc.gov/articles/pdf-0009_identitytheft_a_recovery_plan.pdf. For more information, please visit <https://www.identitytheft.gov> or call 1-877-ID-THEFT (1-877-438-4338).