

18260



U.S. Department of Education
Information about your federal student loan

Total and Permanent Disability Servicing Unit

December 11, 2020 ~~December 9, 2020~~



Dear [Redacted]

As you know, Nelnet Loan Servicing is your loan servicer on behalf of your lender U.S. Department of Education (ED) as your loan servicer, we offer assistance with repayment, handle billing, and furnish data to the consumer reporting agencies. We also assist the ED with administration of the Total and Permanent Disability Discharge Program in a separate servicing division—Nelnet Total and Permanent Disability or Nelnet TPD. We are writing to notify you that an unauthorized acquisition of your personal information occurred on November 16, 2020. Our records indicate that on, November 10, 2020, an income verification statement was sent to the address on file and opened by a third party.

Nelnet made contact on November 16, 2020, with the party that opened your correspondence, and they have destroyed the document.

The monitoring period income verification request received by the third party contained your name, and TPD account number.

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.

You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>





Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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 within the last five (5) years, the address where you lived over the prior five years;
5. Proof of current address such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, paystub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based on the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days to 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made





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online), and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Although we believe your information will not be used inappropriately, we ask that you closely monitor all credit activity over the next 12 to 24 months and immediately report suspected identity theft or fraud incidents to your financial institutions and the consumer reporting agencies. If you would like more information about identity theft, please visit the Federal Trade Commission's (FTC) website at www.consumer.gov/idtheft or contact the FTC directly at 877.IDTHEFT.

Please know that we regret any inconvenience or concern this incident may cause you. We believe there is little risk of your personal information being compromised, and Nelnet remains committed to protecting our customers' privacy. Please do not hesitate to contact us at 888.486.4722 with any questions.

Sincerely,

Eric M.
Nelnet Total and Permanent Disability





December 11, 2020~~December 9, 2020~~

Attorney General Maura Healey
Office of Massachusetts Attorney General
1 Ashburton Place
Boston, MA 02108

Dear Attorney General Maura Healy,

Pursuant to M.G.L.c. 93H, we are writing to notify you of a breach of security of personal information involving one Massachusetts Resident.

On November 10, 2020, an income verification request was generated and mailed to the address we had on file for [REDACTED]. This document included full name, and Total and Permanent Disability account number. This document was sent by U.S. Mail as a paper copy, and opened by a third party.

On November 16, 2020, the third party of the residence this document was mailed too, called to inform of us of the breach, his intention was to let us know [REDACTED] does not live at that address. The third party was advised to destroy the document and we do not believe the information will be used for fraudulent purposes. This incident was not reported to law enforcement. The address the document was mailed too was removed from our system, and the third party was advised if he were to receive anything else to mark envelope as return to sender and do not open. [REDACTED] address was updated in our system to prevent similar incidents from occurring. Since [REDACTED] Social Security number was not compromised, we are not offering complimentary credit monitoring.

A similar notification will be sent to the Director of Consumer Affairs and Business Regulation





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If you have any further questions about this incident please contact me at 1-(877) 402-5795.

Sincerely,

Eric M.
Senior Resolution Specialist

Nelnet Total and Permanent Disability Servicer

