

Socially Conscious Education®

C/O IDX 10300 SW Greenburg Rd. Suite 570 Portland, OR 97223

<<First Name>> <<Last Name>> <<Address1>> <<Address2>> <<City>>, <<State>> <<Zip>>>

18317

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a>

Enrollment Code:

<<XXXXXXXXX>>>

December 15, 2020

Dear <<First Name>> <<Last Name>>,

Claremont Lincoln University ("CLU") writes to notify you of an event that may involve some of your personal information. We are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

We take the protection of personal information very seriously. Although we are not aware of any identity theft or fraud occurring as a result of this event, to illustrate our commitment to the protection of personal information, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 month of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. Please review the instructions contained in the attached "Steps You Can Take to Protect Your Information" to enroll and receive these services. It is incumbent upon you to enroll in these services, as we are not able to act on your behalf to enroll you in the credit monitoring service.

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call our dedicated assistance line at 1-800-939-4170 (toll free), Monday through Friday, 8:00 am to 8:00 p.m., Central Time, excluding all major U.S holidays.

We sincerely regret any inconvenience this incident may cause you. CLU remains committed to safeguarding information in our care and we will continue to take steps to ensure the security of your person information in our care.

Sincerely,

Anthony F. Digiovanni President Claremont Lincoln University

## Steps You Can Take to Protect Your Personal Information

## Enroll in Credit Monitoring

Website and Enrollment. Go to <a href="https://app.idx.us/account-creation/protect">https://app.idx.us/account-creation/protect</a> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is March 15, 2021.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**Telephone.** Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

## **Additional Information**

It is always good practice to remain vigilant over the next twelve to twenty-four months against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity, and we encourage you to take those steps. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax P.O. Box 105069 Atlanta, GA 30348 800-525-6285

www.equifax.com/personal/creditreport-services Experian P.O. Box 2002

Allen, TX 75013 888-397-3742

www.experian.com/fraud/center.html

TransUnion P.O. Box 2000 Chester, PA 19106 800-680-7289

www.transunion.com/fraud-victimresource/place-fraud-alert

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.

Under Massachusetts law, consumers may place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised 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. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report.

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, Experian, and TransUnion by regular, certified or overnight mail to the addresses below:

Experian Security Freeze PO Box 9554

Allen, TX 75013 1-888-397-3742

www.experian.com/freeze/center.html

TransUnion P.O. Box 2000 Chester, PA 19016

1-888-909-8872

www.transunion.com/credit-

freeze

Equifax Security Freeze

PO Box 105788

Atlanta, GA 30348-5788

1-800-685-1111

www.equifax.com/personal/credit-

report-services

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;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit file 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 remove the security freeze.

You can further educate yourself regarding identity theft, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at 600 Pennsylvania Avenue NW, Washington, DC 20580, <a href="www.identitytheft.gov">www.identitytheft.gov</a>, 1-877-ID-THEFT (877-438-4338), and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them, and you can obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should also be reported to law enforcement, the FTC, the Massachusetts Attorney General and the relevant financial institution.