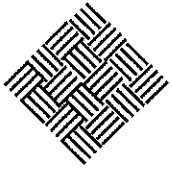


18464



**Bay State  
Community  
Services**

December 30, 2020



Dear 

As you know, Bay State Community Services discovered a breach of your personal information that occurred on or around August 31, 2020.

**We are not aware of any attempt to misuse your personal information.**

We have provided you with identity theft detection and credit monitoring services through LifeLock. Additionally, we are providing you with the attached document entitled, "What You Can Do to Protect Your Credit." It explains in detail how to go about obtaining a security freeze, placing a fraud alert on your credit report, and filing a police report or complaint with the Federal Trade Commission, should you decide to take these steps. If you wish to pursue any of these avenues, we are willing to assist you as well.

Please note that you have the right to obtain any police report filed in regards to this incident.

We apologize for any inconvenience this may cause. We are committed to protecting your privacy.

Please contact me if you have questions or would like to discuss this further.

Sincerely,

Glen McKenney  
Director of Human Resources

Enclosure

- Social services
- Mental health services
- Substance use disorder services
- Residential services
- Educational services
- Correctional services

1120 Hancock Street  
 Quincy, MA 02169  
 (617) 471-8400  
 Fax (617) 376-0619  
 MassRelay Services  
 711

## What You Can Do To Protect Your Credit

### *# 1. Place a Security Freeze on Your Credit Report*

Under Massachusetts law you have the right to place a security freeze on your credit report 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 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.

**To place a security freeze on your credit report**, you can call or 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. The contact information for each agency is as follows:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
(800) 349-9960

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
(888) EXPERIAN (397-3742)

Trans Union Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
(888) 909-8872

You can also request a security freeze online via each agency's website.

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 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 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 completely, 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 place the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

## *#2. Place a Fraud Alert on Your Credit Report*

In addition to placing a security freeze, you may place a fraud alert on your credit report. You will need to take the following steps:

- 1) Call the toll-free numbers of any of the three major credit bureaus (listed above) to place a fraud alert on your credit report. This can help prevent an identity thief from opening additional accounts in your name. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will automatically be notified to place alerts on your credit report, and all three reports will be sent to you free of charge.
- 1) Order your credit reports. By establishing a fraud alert, you will receive a follow-up letter that will explain how you can receive a free copy of your credit report. When you receive your credit report, examine it closely and look for signs of fraud, such as credit accounts that are not yours.
- 2) Continue to monitor your credit reports. Even though a fraud alert has been placed on your account, you should continue to monitor your credit reports to ensure an imposter has not opened an account with your personal information.

## *# 3. File a Police Report or a Complaint with the Federal Trade Commission*

Although it does not appear that you have been the victim of identity theft, you should be aware of steps you may take in the event that you learn that you are a victim of identity theft. If you find suspicious activity on your credit reports or have reason to believe your information is being misused, you may file a police report. You should keep a copy of the police report and provide a copy to the credit reporting agencies. Many creditors may want the information it contains to absolve you of the fraudulent debts.

Finally, you may also file a complaint with the Federal Trade Commission ("FTC"). The FTC's contact information is as follows:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
NW Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
[www.ftc.gov](http://www.ftc.gov)

Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigation. A comprehensive guide from the FTC is available at the following website to help you guard against and deal with identity theft:

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf>

3723\0002\661912.1