



18486

December [Date], 2020

NOTICE OF DATA BREACH

Dear [insert name]:

WHAT HAPPENED?

At Worcester Community Action Council, Inc. (“WCAC”), we value and respect the privacy of your information, which is why, as a precautionary measure, we are writing to inform you of a phishing attack on WCAC’s email system that potentially compromised personal information between September 2, 2020 and September 11, 2020. We became aware of this incident on September 11, 2020 and took immediate steps to both contain and thoroughly investigate this attack. Although we have no evidence to suggest that your personal information was actually accessed, viewed, or otherwise acquired by the unauthorized third party, we are notifying you out of an abundance of caution because this incident, by its nature, could have allowed such third party to access, use, and/or disclose your information.

WHAT INFORMATION WAS INVOLVED?

The type of sensitive personal information that potentially could have been involved in the phishing attack includes your full name, address, date of birth, Social Security number, driver’s license number, and bank account information. [Drafter’s Note: Revise as applicable to the specific individual.]

WHAT WE ARE DOING

Upon discovery, we immediately contacted our technology support company to investigate and remediate this incident. We also reported this incident to the Worcester Police Cyber Crimes Unit; you have a right to obtain a copy of this police report. This incident was also reported to the FBI. In response to this incident, we implemented additional security measures to help protect the privacy of personal information, including mandating cybersecurity training for all employees, adopting multi-factor authentication for all employees, and adopting advanced endpoint detection and response protection for all workstations.

To help relieve concerns and restore confidence following this incident, we have arranged for you to enroll, at no cost to you, in a comprehensive credit monitoring and identity restoration service for eighteen (18) months provided by IdentityForce. These services help detect possible misuse of your personal information and provide you with identity protection services focused on immediate identification and resolution. These services are completely free and will not impact your credit score. You may sign up for these services by following the instructions attached to this notice.

WHAT YOU CAN DO

Please review the enclosed “Other Important Information” document included with this letter for further steps you can take to protect your information, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file. It is also recommended that you remain vigilant for incidents of fraud and identity theft by reviewing your account statements and monitoring your credit reports for unauthorized activity. If you discover any suspicious or unusual activity on your accounts, you should promptly notify the financial institution or company with which your account is maintained.

FOR MORE INFORMATION

If you have any questions, please contact us at 508-762-9820 or at mcampbell@wcac.net.

Sincerely,

Marybeth Campbell, Executive Director
Worcester Community Action Council, Inc.
484 Main Street, Suite 200
Worcester, MA 01608

OTHER IMPORTANT INFORMATION

Contact information for the three nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Free Credit Report. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies. To order your annual free credit report please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's (FTC) website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Fraud Alert. You have the right to place an initial or extended "fraud alert" on your file at no cost by contacting any of the 3 nationwide credit reporting agencies identified above. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert displayed on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. If you are a victim of identity theft and have filed an identity theft report with law enforcement, you may want to consider placing an extended fraud alert, which lasts for 7 years, on your credit file.

Security Freeze. You have the right to place, lift, or remove a "security freeze" on your credit report, free of charge. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze: (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. 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 1 business day after receiving your request by toll-free telephone or secure electronic means, or up to 3 business days after receiving your request by mail, to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identity 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 1 business day after receiving your request by toll-free telephone or secure electronic means, or 3 business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the 3 credit bureaus 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 1 business day after receiving your request by toll-free telephone or secure electronic means, or 3 business days after receiving your request by mail, to remove the security freeze.

Federal Trade Commission. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the FTC, proper law enforcement authorities and/or the Massachusetts attorney general. You may also contact these agencies for information on how to prevent or avoid identity theft and to obtain additional information about fraud alerts and security freezes. You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (438-4338).

Enroll in Credit Monitoring/Identity Restoration Services. As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for eighteen (18) months provided by IdentityForce. You will receive an email from IdentityForce promptly after receiving this notice. Follow the instructions in the email to sign up for eighteen (18) months of credit monitoring services, through IdentityForce's UltraSecure+Credit plan, at no cost to you. You can direct any questions regarding the services to IdentityForce or to Robert Scherer at rscherer@wcac.net.