

18573

**[ACLUM Letterhead]**Name  
Address

Date

Dear \_\_\_\_\_

We are writing to notify you that on December 7, 2020, the American Civil Liberties Union of Massachusetts ("ACLUM") discovered that a potential breach involving your personal information may have occurred. Massachusetts regulations prohibit ACLUM at this time from identifying the specific nature of the potential breach.

**What ACLUM Is Doing To Address This Situation**

ACLUM takes the security and confidentiality of the personal information entrusted to us very seriously. While ACLUM is not aware of and has not received any reports of the misuse of your personal information, it has taken the appropriate steps to ensure that your sensitive information has been secured.

As a result of the potential breach of your personal information, ACLUM will provide you, if you wish, with access to credit monitoring services provided by *Kroll* at no charge for a period of two years. *Kroll* is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

**How To Enroll For The Free Service**

Please visit <https://enroll.idheadquarters.com/redeem> to activate and take advantage of your credit monitoring services, which include Triple Bureau Credit Monitoring, Web Watcher, and other services as described below.

You have until **October 19, 2021** to activate your credit monitoring services.

Activation Code: \_\_\_\_\_ Verification ID: \_\_\_\_\_

**What You Can Do To Address This Situation**

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.

Massachusetts law also allows consumers to place a security freeze on their 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 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 must contact 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)):

Equifax  
P.O. Box 105788  
Atlanta, GA 30348  
800-685-1111  
[www.equifax.com/personal/credit-report-services/credit-freeze](http://www.equifax.com/personal/credit-report-services/credit-freeze)

Trans Union  
P.O. Box 160  
Woodlyn, PA  
19094  
888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

Experian  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
[www.Experian.com/freeze/center/html](http://www.Experian.com/freeze/center/html)

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 one (1) business day after receiving your request by telephone or secure electronic means or three (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 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 a secure electronic means or 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 one (1) hour after receiving your request by telephone or secure electronic means or three (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.

Although ACLUM is not aware of any reports of the access or misuse of your personal information we suggest that you should remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports. If you discover any suspicious or unusual activity on your accounts or suspect fraud, be sure to report it immediately to your financial institutions. In addition, you may contact the Federal Trade Commission ("FTC"), law enforcement or the attorney general's office to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC's Web site, at [identitytheft.gov](http://identitytheft.gov), or call the FTC, at (877) IDTHEFT (877-438- 4338) or write to Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

#### **For More Information**

ACLUM takes its responsibilities to protect your personal information very seriously. We are deeply disturbed by this situation and apologize for any inconvenience it may have caused. If you have any questions or need further information regarding this incident, you may contact me at (617) 482-3170 x330.

Sincerely,

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Matthew R. Segal

## **Kroll Credit Monitoring Services**

*Single Bureau Credit Report* - A one bureau credit report will be provided to Activated Members. The credit data comes from one of the national credit bureaus and can be accessed online by the Eligible Member (and will be available as long as their account is active). Where offline service is selected, this service may be received via U.S. Postal Service by completing a credit authorization process with Kroll.

*Triple Bureau Credit Monitoring* - Triple bureau credit monitoring will be provided to Activated Members. The credit data comes from the national credit bureaus. This service can be accessed online by the Eligible Member where credit activity will be reported promptly to an Activated Member via email. Where offline service is selected, this service may be received via U.S. Postal Service by completing a credit authorization process with Kroll. Credit Monitoring does not affect an individual's credit score, nor does it appear as a hard inquiry on his or her credit report when the credit report is accessed by a third party.

*Web Watcher* - Monitors internet sites where criminals may buy, sell and trade personal identity information, looking for matches of the personal identity information provided by Activated Member, such as credit/debit card numbers, e-mail addresses, phone numbers, and bank account numbers. Monitoring is provided, and an alert will be generated if evidence of the Activated Member's personal identity information is found.

*Public Persona* - Monitors credit header data collected by the three credit bureaus and notifies members when names, aliases and addresses become associated with an Activated Member's Social Security number. If new names, aliases or addresses are found tied to the monitored Social Security number, an alert will be generated showing the details of the event.

*Quick Cash Scan* - Monitors online, rent-to-own, and payday lender storefronts for activity associated with an Activated Member's name and Social Security number. An alert will be generated when new loans or inquiries are detected.

*\$1M Identity Fraud Loss Reimbursement* - Identity Fraud Loss Reimbursement coverage is available through our providing partner and can reimburse Activated Members for certain eligible losses, including expenses and covered legal costs resulting from an Activated Member's stolen identity event, fraud, theft, forgery, or misuse of Activated Member's data. Members must activate their monitoring services during the Activation Period to be eligible for insurance coverage and claim filing. The policy provides coverage for up to USD \$1,000,000, with no deductible charged to the Activated Member. All claims are subject to the terms, limits and/or exclusions of the policy. Potential covered expenses include:

- Application refiling fees
- Costs incurred to rectify or amend records
- Costs to contest accuracy of a credit report after identity fraud;
- Loss of income due to time taken to rectify records due to identity fraud;
- Child care and elderly care costs incurred due to time taken to rectify identity fraud;
- Fraudulent withdrawals;\*
- Covered Legal Costs\*\*

Coverage is subject to the conditions and exclusions in the policy. In order to be eligible, discovery of the covered loss by Activated Member must occur during the term of the policy and the receipt of services by Activated Member. A Summary of Identity Fraud Loss Reimbursement Coverage is provided at <http://insurance.kroll.com/>.

The scope and coverage of the Identity Fraud Loss Reimbursement may be modified by the providing partner.

Policy covers residents of United States, including Puerto Rico.

\*Stolen Funds Loss up to a limit of \$10K for covered fraudulent withdrawals resulting from a stolen identity event.

\*\*Activated Member costs can be reimbursed up to \$125 per hour for reasonable attorneys' fees and related court fees, where incurred by Activated Member for:

- i) defense of legal actions against the subscriber by merchant, creditor or collection agency for non-payment of goods or services or default of a loan,
- ii) defense or removal of criminal or civil judgments wrongly entered against the Activated Member, and/or
- iii) challenging the accuracy or completeness of information in a consumer credit report.