20013

Student Full Name Email Address

Dear First Name:

We are sending this letter to inform you that we have discovered an accidental disclosure of your personal information, specifically direct deposit account information, used for your e-refund direct deposit account.

Although we employ many electronic security measures to protect student information, accidental disclosure due to human error cannot be totally avoided. In this case, a file containing your name and DFI account number were inadvertently emailed to another student.

This incident occurred on Tuesday, March 30, 2021, and it was discovered and reported immediately. We took immediate steps to minimize the effect and ensure that your personal information was no longer accessible, by removing the email from the recipient's inbox. While it is our strong belief that the incident was a simple mistake, and that no fraudulent use of this information occurred, it was possible for that student to have viewed the account number on the misdirected email.

In order to protect your account information, please contact the bank that into which your e-refunds are direct deposited and ask if it is advisable to change your account number.

## Massachusetts Law requires us to provide the following information:-30

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. 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 send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 Experian Security Freeze P.O. Box 9554 Allen, TX 75013

Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834

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;

8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

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

We sincerely regret this incident, and assure you that we have taken steps to prevent future such breaches. If you should have any further questions, please feel free to contact me.

Sincerely,

Sherry Horeanopoulos, CISA Chief Information Security Officer Fitchburg State University 160 Pearl Street, Fitchburg, MA 01420 sah@fitchburgstate.edu

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