TERRAS READURT

Amherst College PO Box 5000 Amherst, MA 01002-5000

Important Information – Please Review Carefully

Dear

Amherst College

The privacy and security of the personal information we maintain is of the utmost importance to Amherst College. We are writing with important information regarding a recent data security incident that involved some of your information. We want to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

2024-19

We recently experienced unauthorized access to our email and payroll system. Upon learning of this issue, we commenced a prompt and thorough investigation with external cybersecurity professionals experienced in handling these types of situations to help determine whether any personal sensitive data was compromised because of the incident. After an initial internal investigation, we discovered on January 5, 2024 that some of your personal information may have been accessed and/or acquired as a result of the incident, including your full name and provide the incident.

We have no indication that your information has been misused for identity theft. Out of an abundance of caution, however, and to protect you from potential misuse of your information, we are offering a **complimentary** two-year membership of identity theft protection services through IDX, A ZeroFox Company. IDX identity protection services include: two years 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.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please contact me at Monday through Friday, 9 a.m. ET until 4 p.m. ET.

Sincerely,

Chief Information Security Officer Amherst College



- OTHER IMPORTANT INFORMATION -

1. <u>Enrolling in Complimentary 24-Month Credit Monitoring</u>.

Website and Enrollment. Go to https://app.idx.us/account-creation/account-and follow the instructions for enrollment using your Enrollment Code,

Telephone. Contact IDX at **to** speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Watch for Suspicious Activity. If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

2. <u>Placing a Fraud Alert on Your Credit File.</u>

Whether or not you choose to use the complimentary 24-month credit monitoring services, we recommend that you place an initial one-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

TransUnion
54 Fraud Victim Assistance Department
5013 P.O. Box 2000
.experian.com Chester, PA 19016-2000
r.html https://www.transunion.com/fraud-
742 alerts
(800) 680-7289

3. <u>Consider Placing a Security Freeze on Your Credit File</u>.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting <u>all</u> <u>three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:



Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348-5788 https://www.equifax.com/personal/ credit-report-services/creditfreeze/ (888) 298-0045 *Experian Security Freeze* P.O. Box 9554 Allen, TX 75013 <u>http://experian.com/freeze</u> (888) 397-3742 TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/ credit-freeze (888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. <u>Obtaining a Free Credit Report.</u>

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. <u>Additional Helpful Resources</u>.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.



Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.