

2024-675



Read to a Child

Return Mail Processing
PO Box 999
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L02

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



April 3, 2024

RE: NOTICE OF DATA SECURITY BREACH

Dear Sample A. Sample:

We're writing to you as a valued employee of Read to a Child, Inc. ("RTAC" or "we") to inform you of a cybersecurity incident that affected our business and possibly your personal information. We are providing notice to you about this incident because your privacy is of the utmost importance to us.

What Happened? On March 12, 2024, RTAC became aware of a data security breach. On March 21, 2024, RTAC confirmed that the data security breach had ended and became aware of the nature and scope of the personal information that was compromised.

When Did It Happen? The unauthorized access occurred on March 12, 2024.

What Information Was Involved? The personal information present in the computer systems accessed may have included:

- Name
- Mailing address
- Phone number, mobile and/or home
- Date of birth
- Social Security number
- Financial account numbers

What Are We Doing About It? On March 12, 2024, RTAC worked with the vendor responsible for the impacted system to determine the nature and scope of the intrusion. On March 12, 2024, RTAC immediately notified the employees whose account information was impacted and worked with those individuals to secure their accounts. RTAC is informing you of this incident because we respect your privacy.

By March 15, 2024, RTAC implemented additional technical and organizational controls. On March 27, 2024, RTAC filed a police report with the Wellesley Police Department.

To prevent future attacks, we have directed employees to put in place additional security controls, such as implementing enhanced security around access to the vendor's system by enabling a second form of user verification (i.e., Multi-Factor Authentication) and either bookmarking or creating desktop shortcuts to the vendor's system to ensure employees are navigating to the vendor's official website. We have also directed employees to bookmark other official websites, to use strong passwords that are updated regularly, and to implement Multi-Factor Authentication whenever available.

What Can You Do To Protect Yourself? 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. You can protect yourself from identity theft by remaining vigilant and reviewing account statements and monitoring free credit reports from consumer reporting agencies.

To provide you with support as you monitor your personal information, RTAC is offering two years of 1-bureau free credit monitoring through Experian. Please see the section below called "**How Do I Sign Up For Free Credit Monitoring?**" for more details about the services available to you and how to enroll.

Copy of Credit Report: For your convenience, we have provided contact information for the three nationwide credit reporting agencies below. These nationwide credit reporting agencies provide a free copy of your credit report, at your request, once every 12 months:

Equifax (800) 525-6285 www.equifax.com Equifax Credit Information Services P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com Experian National Consumer Assistance Center P.O. Box 4500 Allen, TX 75013	TransUnion (800) 680-7289 www.transunion.com TransUnion Consumer Relations P.O. Box 2000 Chester, PA 19106-2000
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You may also contact additional consumer reporting agencies by reviewing the list on the Consumer Financial Protection Bureau's website at <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/>.

Contact the Federal Trade Commission: The FTC provides further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted by mail at 600 Pennsylvania Avenue, NW, Washington, DC 20580; by phone at 1-877-ID-THEFT (1-877-438-4338); or online at www.consumer.gov/idtheft.

Security Freeze: You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and you may be required to provide your full name; Social Security number; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.

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 remove the security freeze, you must contact each of the three 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 three (3) business days after receiving your request to remove the security freeze.

Place a Fraud Alert: At no charge, you can also have the three major credit bureaus place a fraud alert on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact the credit reporting agencies:

Equifax
(800) 525-6285
www.equifax.com
Equifax Credit Information
Services
P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742
www.experian.com
Experian National Consumer
Assistance Center
P.O. Box 4500
Allen, TX 75013

TransUnion
(800) 680-7289
www.transunion.com
TransUnion Consumer
Relations
P.O. Box 2000
Chester, PA 19106-2000

Suspected Identity Theft: The Massachusetts Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the U.S. Federal Trade Commission ("FTC").

Federal Fair Credit Reporting Act Rights: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit

https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.

How Do I Sign Up For Free Credit Monitoring?

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by June 28, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **833-918-9644** by June 28, 2024. Be prepared to provide engagement number B118528 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

For More Information. Read to a Child, Inc. values its employees, and the security of their personal information is a top priority. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call 833-918-9644 toll-free Monday through Friday from 8 am – 8 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B118528.

For more information or assistance, call the RTAC office at 1-781-489-5910. You may also contact us via email at beth.putnam@readtoachild.org or by writing to: Read to a Child, Inc., c/o Chief Financial Officer, 20 William Street, #G25, Wellesley, MA 02481.

Sincerely,

Beth Putnam
CFO, Read to a Child, Inc.
Beth.putnam@readtoachild.org