

# 2024-775

April [\*\*], 2024

[REDACTED]

On behalf of Educational Computer Systems, Inc. ("ECSI"), I am writing to inform you about a recent incident that involved personal information about you. ESCI provides certain services, including tax document preparation services, to a college or university at which you are or once were enrolled. We regret that this incident occurred and take the security of student information seriously.

As a precaution, we have arranged for you, at your option, to enroll in a complimentary two-year credit monitoring service. We have engaged Experian to provide you with its credit and identity monitoring services, which include, among other things, credit monitoring, identity theft protection, and resolution services, and up to \$1 million in identity fraud loss reimbursement. You have until [date] to activate the free credit monitoring and identity theft protection and resolution service by using the following activation code: [\*\*\*]. This code is unique for your use and should not be shared. To enroll, visit [website] or call [toll-free number]. Be prepared to provide your engagement number: [\*\*\*].

[REDACTED]

In addition, you should always remain vigilant, including by regularly reviewing your account statements and credit reports. If you discover any suspicious or unusual activity on your accounts or suspect identity theft or fraud, be sure to report it immediately to your financial institutions. You also may contact the Federal Trade Commission ("FTC") or law enforcement 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 website, at <http://www.ftc.gov/idtheft/>, or call the FTC, at (877) IDTHEFT (438-4338). If you believe you have been a victim of tax fraud, be sure to report it immediately to the Internal Revenue Service (IRS) using the resources available at <https://www.irs.gov/individuals/how-do-you-report-suspected-tax-fraud-activity>.

You may periodically obtain credit reports from each nationwide credit reporting agency. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. In addition, under federal law, you are entitled to one free copy every 12 months of your credit report from each of the three major credit reporting companies. You may obtain a free copy of your credit report by going on the Internet to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You may contact the nationwide credit reporting agencies as indicated below:

Equifax  
(800) 685-1111  
P.O. Box 740241  
Atlanta, GA 30374-0241  
[Equifax.com/personal/credit-report-services](http://Equifax.com/personal/credit-report-services)

Experian  
(888) 397-3742  
P.O. Box 9701  
Allen, TX 75013  
[Experian.com/help](http://Experian.com/help)

TransUnion  
(888) 909-8872  
Fraud Victim Assistance Division  
P.O. Box 2000  
Chester, PA 19022  
[TransUnion.com/credit-help](http://TransUnion.com/credit-help)

In addition, you can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to verify your identity. You may place a fraud alert in your file by calling any of the nationwide credit reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two credit reporting agencies, which then must also place fraud alerts in your file.

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.

You also have a right to place a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Please be aware, however, 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, mortgages, employment, housing or other services.

There is no charge to place, lift or remove a security freeze. To place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies listed above.

In order to request a security freeze, you will need to provide certain information, such as:

- (1) Your full name (including middle initial, as well as Jr., Sr., II, III, etc.);
- (2) Social Security number;
- (3) Date of birth;
- (4) Your prior addresses if you have moved in the past several years;
- (5) Proof of current address (*e.g.*, a current utility bill or telephone bill); and
- (6) A legible photocopy of a government issued identification card (*e.g.*, state driver's license or ID card or military identification).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report if a request is made by mail, and one (1) day after making a request by phone or online. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique PIN or password that you can use to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity access to your credit report, you must send a request to the credit reporting agencies by mail, telephone or online and include proper identification (*e.g.*, your name, address and Social Security number) and the PIN or password provided to you when you placed the security freeze, as well as the identities of the entity 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 the identified entity or for the specified period of time if requested by mail, and one (1) hour to lift the freeze after a request by phone or online.

To remove the security freeze, you must send a request to each of the three credit reporting agencies by mail, telephone or online and include proper identification (*e.g.*, name, address and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze if requested by mail, and one (1) hour to remove the freeze after a request by phone or online.

Please know that we regret any inconvenience or concern this incident may cause you. Please do not hesitate to contact our dedicated contact center at [\[toll-free number\]](#) if you have any questions or concerns.

Sincerely,

Educational Computer Systems, Inc.