



SAD 208, Box 2201 South Dakota State University Brookings, SD 57007

Phone: 605.688.4988

[DATE]

[NAME] [ADDRESS]

Dear [NAME]:

Notice of Third-Party Vendor Security Breach

The South Dakota Board of Regents was recently notified by Educational Computer Systems, Inc. (ECSI) on March 29, 2024, of a security incident at ECSI that could affect the privacy of some of your personal information. While we are unaware of any actual or attempted misuse of your information, this letter provides details of the incident and resources available to help protect your information from possible misuse, should you feel it is appropriate to do so. We take the security of our students' information very seriously and deeply regret any concern this may cause you.

What Happened

On February 12, 2024, ECSI became aware of an unusually high volume of attempts to access their online services provided on behalf of their college or university clients that previously allowed students and borrowers to request tax forms online without logging into a user profile ("the guest tax search functionality"). They took quick and decisive action to contain the incident, including proactively and temporarily taking the service offline and removing the guest tax search functionality. They quickly launched an investigation with the support of a respected third-party cybersecurity firm. Based on their investigation, they believe that an unauthorized individual(s) accessed information relating to certain student or borrower tax forms, at certain times between October 29, 2023, and February 12, 2024.

What Information Was Involved

Based on the information provided by ESCI, it appears that the unauthorized party was able to view only your name, address, email address, school name, ECSI identification number, and the last four digits of your Social Security number. The breach did not include sensitive or potentially dangerous information such as student id, financial data, passwords, or full Social Security numbers.

What We Are Doing

We take the privacy of personal information seriously and deeply regret that this incident occurred. The vendor has informed us that they engaged a leading cybersecurity firm to assist in their investigation. Additionally, the vendor has implemented several additional security measures to help prevent this type of incident from reoccurring in the future.

What You Can Do

You can review your credit or debit card account statements to determine if there are any discrepancies or unusual activity listed. Remain vigilant and continue to monitor statements for unusual activity going forward. If you see something you do not recognize, immediately notify the financial institution as well as the proper law enforcement authorities. In instances of credit or debit card fraud, it is important to note that cardholders are not typically responsible for any fraudulent activity that is reported in a timely fashion.

Although your full Social Security number and other sensitive personal information were not at risk in this incident, as a general practice, we recommend that you carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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 may also place a security freeze on your 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified, or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
https://www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
https://www.transunion.com/credit-freeze

To request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

- 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, the addresses where you have lived over the prior five years;
- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;

- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 7. Social Security Card, pay stub, or W2;
- 8. 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) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

For more information, including information about additional rights, you can visit:

- https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf,
- https://www.consumerfinance.gov/learnmore/, or
- write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

For More Information

For more information about this incident, or if you have additional questions or concerns, you may contact me directly at [NUMBER] between the hours of [TIMES] [TIME ZONE] time, Monday through Friday or via email at [CONTACT INFO]. Again, we sincerely regret any concern this incident may cause.

Sincerely,