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## Commonwealth of Massachusetts Division of Occupational Licensure Office of Legal Counsel

1000 Washington Street, Suite 710 Boston, Massachusetts 02118

EDWARD A. PALLESCHI UNDERSECRETARY OF CONSUMER

AFFAIRS AND BUSINESS
REGULATION

LAYLA R. D'EMILIA COMMISSIONER, DIVISION OF OCCUPATIONAL LICENSURE

May 10, 2024

[Name of Licensee] [Address]

The purpose of this letter is to notify you that you that a copy of your report which contained the last four digits of your social security number was inadvertently given to an individual who was not a member of the Division of Occupational Licensure (the "DOL"). We were notified by that individual that he erroneously received a printout of your license information which contains your full name, date of birth and the last four digits of your social security number in hand at the DOL Welcome Center. We collected the incorrect printout back from the individual approximately one week later when he realized the error and brough the document back to the DOL Welcome Center. Currently, we are unaware that any other individual in the public has accessed this information. This letter is the required notice of the security breach pursuant to G.L. c. 93H, § 3(a).

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. Please see additional information provided at the end of this letter.

Should you have any questions, please contact me at (718) 343-3442.

Sincerely,

/s/ Greer Spatz Croxford

Greer Spatz Croxford General Counsel

TELEPHONE: (617) 701-8600

## MASSACHUSETTS GENERAL LAWS CHAPTER 93H NOTICE REQUIREMENTS

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 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 Trans Union (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail to 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
1-800-348-9960
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

In order 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 palce, as you will need it to lift or remove the security freeze.

To lift the security freeze in order 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.