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Federal Management, Co. Inc.

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Tel: (617) 482-8925 * FAX: (781) 849-6083

June 29, 2021



Dear 

On behalf of Federal Management Co., Inc, manager of Riverside Village Apartments in Leominster, I am writing to notify you that a breach of security/unauthorized acquisition of your personal information occurred on June 17, 2021.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. You also have the right to file a police report and obtain a copy of it. We will contract with a third party to provide you with free credit monitoring for 18 months. Please contact me so we can enroll you.

You should consider placing a security freeze on your credit reports. Please review the enclosed fact sheet published by the Federal Trade Commission. There shall be no charge for a security freeze.

If you should have any further questions, please contact Theresa Morris, at 617-398-5125.

Sincerely,

A handwritten signature in cursive script that reads "Theresa Morris".

Theresa Morris
Vice President, Client Engagement and Administration

Cc: Massachusetts Attorney General, Maura Healy
Office of Consumer Affairs and Business Regulation



FEDERAL TRADE COMMISSION
Consumer Information
consumer.ftc.gov

Free credit freezes are here

September 21, 2018

by Andrew Smith, Federal Trade Commission, Director, Bureau of Consumer Protection
Gail Hillebrand, Bureau of Consumer Financial Protection, Associate Director, Division of Consumer Education and Engagement

Free credit freezes and year-long fraud alerts are here, starting September 21st, thanks to a new federal law. Here's what you should know:

Free credit freezes

Security-freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – [Equifax](https://www.equifax.com/personal/credit-report-services) (<https://www.equifax.com/personal/credit-report-services>), [Experian](https://experian.com/help) (<https://experian.com/help>), and [TransUnion](https://transunion.com/credit-help) (<https://transunion.com/credit-help>). If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

Year-long fraud alerts

A fraud alert tells businesses that check your credit that they should check with you before opening a new account. Starting September 21, 2018, when you place a fraud alert, it will last one year, instead of 90 days. Fraud alerts will still be free and identity theft victims can still get an extended fraud alert for seven years.

Credit freezes and the military

If you're in the military, you'll still have access to active duty alerts, which let you place a fraud alert for one year, renewable for the time you're deployed. The active duty alert also gives you an added benefit: the credit reporting agencies will take your name off their marketing lists for prescreened credit card offers for two years (unless you ask them to add you back on).

You can place a fraud alert or active duty alert by visiting any one of the three nationwide credit reporting agencies – [Equifax](https://www.equifax.com/personal/credit-report-services) (<https://www.equifax.com/personal/credit-report-services>), [Experian](https://experian.com/help) (<https://experian.com/help>) or [TransUnion](https://TransUnion.com/credit-help) (<https://TransUnion.com/credit-help>). The one that you contact must notify the other two. You also can find links to their websites at [IdentityTheft.gov/CreditBureauContacts](http://www.identitytheft.gov/creditbureaucontacts) (<http://www.identitytheft.gov/creditbureaucontacts>).

Issues with a credit freeze

If you think a credit reporting agency is not placing a credit freeze or fraud alert properly, you can submit a [complaint online](https://www.consumerfinance.gov/complaint) (<https://www.consumerfinance.gov/complaint>) or by calling 855-411-2372. If you think someone stole your identity, visit the FTC's website, [IdentityTheft.gov](https://www.identitytheft.gov) (<https://www.identitytheft.gov>), to get a personalized recovery plan that walks you through the steps to take.

For more information, check out [Place a Fraud Alert](https://www.consumer.ftc.gov/articles/0275-place-fraud-alert) (<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>), [Extended Fraud Alerts and Credit Freezes](https://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes) (<https://www.consumer.ftc.gov/articles/0279-extended-fraud-alerts-and-credit-freezes>), and [Credit Freeze FAQs](https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs) (<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>). And if you're considering a child credit freeze, you also may want to read [Child Identity Theft](https://www.consumer.ftc.gov/articles/0040-child-identity-theft) (<https://www.consumer.ftc.gov/articles/0040-child-identity-theft>).

Credit Bureau Contacts

Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers.

Equifax

[Equifax.com/personal/credit-report-services](https://www.Equifax.com/personal/credit-report-services) (<https://www.Equifax.com/personal/credit-report-services>),

800-685-1111

Experian

Experian.com/help (<https://Experian.com/help>),

888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com/credit-help (<https://TransUnion.com/credit-help>),

888-909-8872

Blog Topics: [Money & Credit \(https://www.consumer.ftc.gov/blog/money-%26-credit\)](https://www.consumer.ftc.gov/blog/money-%26-credit)