

July 27, 2021

#### Notice of Data Breach

#### Dear

Hi. I hope your family is doing well. I'm writing to inform you of a data security incident impacting Cradle of Hope Adoption Center that may have affected your personal information. Below you will find information about the incident, steps we have taken in response to that incident and resources that are available to you. Although we are unaware of any actual or attempted misuse of your information at this time, we are providing you with this information to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

# What Happened?

On or about June 4, 2021, Cradle of Hope learned of a ransomware incident that resulted in the encryption of certain data in our computer files. Upon discovering the attack, we began an investigation to understand the scope and impact. This investigation determined that an unauthorized user accessed our computer system and may have downloaded files related to our clients, including certain personal information. On July 7, 2021, we determined that your data may have been affected by the attack. Although we are not able to determine the full scope of the incident and whether the user actually obtained or used any of our files, we are providing this notice because your personal information may have been among the data downloaded.

### What Information was Involved?

Although our investigation is ongoing, we determined that files containing our placement clients' passports, health information, and other information were potentially accessed or acquired by the unauthorized user. Though we are unaware of any actual or attempted misuse of your information at this time, your information may have been affected by this incident.

# What Are We Doing?

We take this incident and the security of personal information in our care very seriously. Upon discovery of the incident, we investigated the incident, and we promptly notified federal law enforcement regarding the incident. We are providing notice of this event to you, so that you may take further steps to protect your personal information should you feel it is appropriate to do so.

We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring; a \$1,000,000 insurance reimbursement policy; and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. To enroll, please contact me at <a href="mailto:legislatein@cradlehope.org">legislatein@cradlehope.org</a>.

## What Can You Do?

We encourage you to remain vigilant in regularly reviewing your financial accounts and credit reports for any suspicious activity and to report any suspected incidents of fraud to relevant financial institutions, credit bureaus, or others as appropriate. We also have included an attachment listing additional steps you may wish to consider taking at any time if you ever suspect that you may have been the victim of identity theft. We offer this information in case it may be helpful to you. We also encourage you to enroll in the IDX identity theft protection services described above.

## For More Information.

We take the security and confidentiality of your information very seriously. If you have further questions or concerns, you may want to contact the resources listed below. Additionally, if you have any questions and concerns, please do not hesitate to contact me. You can reach me at <a href="mailto:lperistein@cradlehope.org">lperistein@cradlehope.org</a>.

We sincerely regret the inconvenience this incident may cause you.

Smila Paritéein

Linda Perilstein
Executive Director

## Additional Steps You Can Take to Protect Your Identity

In case this is helpful to you, the following are additional steps you may wish to take to protect your identity.

### Review Your Accounts and Credit Reports

Regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies.

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll free at 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service. P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below:

- Equifax, P.O. Box 740241, Atlanta, GA 30374-0241. 1-800-685-1111. www.equifax.com
- Experian, P.O. Box 9532, Allen TX 75013. 1-888-397-3742. www.experian.com
- TransUnion, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016. 1-800-916-8800. www.transunion.com

### Consider Placing a Fraud Alert

You may wish to consider contacting the fraud department of the three major credit bureaus to request that a "fraud alert" be placed on your file. A fraud alert notifies potential lenders to verify your identification before extending credit in your name.

Equifax:

Report Fraud:

1-800-766-0008

Experian:

Report Fraud:

1-888-397-3742

TransUnion: Report Fraud:

1-800-680-7289

### Security Freeze for Credit Reporting Agencies

You may wish to request a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a customer'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
<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>

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 place, 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 request 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.

## Suggestions if You Are a Victim of Identity Theft

- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims, including information about fraud alerts and security freezes, and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); online at http://www.ftc.gov/idtheft; or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W. Washington, D.C. 20580. Also request a copy of the publication, "Take Charge: Fighting Back Against Identity Theft" from http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf.
- Keep a record of your contacts. Start a file with copies of your credit reports, the police reports, and any correspondence, and copies of disputed bills. It is also helpful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

#### Additional Information

You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: Office of the Attorney General of the District of Columbia, 444 4th Street, NW, Washington, D.C. 2001, http://oag.dc.gov, (202) 727-3400.

Iowa Residents: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319, +1 (515) 281-5164, www.iowaattorneygeneral.gov.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Gonsumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. Reporting Fair Credit review your rights pursuant to the You can www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. New York Residents: the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

New York Residents: the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.



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## What Happened?

On or about June 4, 2021, Cradle of Hope learned of a ransomware incident that resulted in the encryption of certain data in our computer files. Upon discovering the attack, we began an investigation to understand the scope and impact. This investigation determined that an unauthorized user accessed our computer system and may have downloaded files related to our clients, including certain personal information. On July 7, 2021, we determined that your data may have been affected by the attack. Although we are not able to determine the full scope of the incident and whether the user actually obtained or used any of our files, we are providing this notice because your personal information may have been among the data downloaded.

### What Information was Involved?

Although our investigation is ongoing, we determined that files containing our homestudy clients' Social Security numbers (included on your tax returns), bank account numbers (included in your supporting financial documents), certain health information, and other information were potentially accessed or acquired by the unauthorized user. Though we are unaware of any actual or attempted misuse of your information at this time, your information may have been affected by this incident.

# What Are We Doing?

We take this incident and the security of personal information in our care very seriously. Upon discovery of the incident, we investigated the incident, and we promptly notified federal law enforcement regarding the incident. We are providing notice of this event to you, so that you may take further steps to protect your personal information should you feel it is appropriate to do so.

We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring; a \$1,000,000 insurance reimbursement policy; and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. To enroll, please contact me at <a href="mailto:legislatein@cradlehope.org">legislatein@cradlehope.org</a>.

#### What Can You Do?

We encourage you to remain vigilant in regularly reviewing your financial accounts and credit reports for any suspicious activity and to report any suspected incidents of fraud to relevant financial institutions, credit bureaus, or others as appropriate. We also have included an attachment listing additional steps you may wish to consider taking at any time if you ever suspect that you may have been the victim of identity theft. We offer this information in case it may be helpful to you. We also encourage you to enroll in the IDX identity theft protection services described above.

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Linda Perilstein Executive Director

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- Experian, P.O. Box 9532, Allen TX 75013. I-888-397-3742. www.experian.com
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TransUnion:

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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

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 place, as you will need it to lift or remove the security freeze.

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## Suggestions if You Are a Victim of Identity Theft

- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- Contact the U.S. Federal Trade Commission (FTC). The FTC provides useful information to identity theft victims, including information about fraud alerts and security freezes, and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling the FTC's Identity Theft Hotline: 1-877-IDTHEFT (438-4338); online at http://www.ftc.gov/idtheft; or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave., N.W. Washington, D.C. 20580. Also request a copy of the publication, "Take Charge: Fighting Back Against Identity Theft" from http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf.
- Keep a record of your contacts. Start a file with copies of your credit reports, the police reports, and any correspondence, and copies of disputed bills. It is also helpful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

## Additional Information

You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

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District of Columbia Residents: Office of the Attorney General of the District of Columbia, 444 4th Street, NW, Washington, D.C. 2001, http://oag.dc.gov, (202) 727-3400.

Iowa Residents: The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319, +1 (515) 281-5164, www.iowaattorneygeneral.gov.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: I-888-743-0023.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain any police report filed in connection to the 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.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. your You can review rights pursuant to the Fair Credit Reporting Act bу visiting www.consumerfinance.gov/f/201504 cfpb summary your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. New York Residents: the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

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North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

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