



22030

CHARLES D. BAKER
GOVERNOR

KARYN E. POLITO
LIEUTENANT GOVERNOR

MIKE KENNEALY
SECRETARY OF HOUSING AND
ECONOMIC DEVELOPMENT

Commonwealth of Massachusetts
Division of Occupational Licensure
Office of Legal Counsel

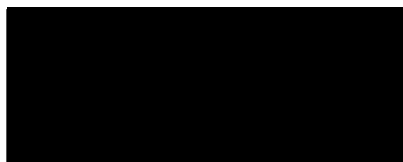
1000 Washington Street, Suite 710
Boston, Massachusetts 02118

EDWARD A. PALLESCHI
UNDERSECRETARY OF CONSUMER
AFFAIRS AND BUSINESS
REGULATION

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

August 24, 2021

Via Regular Mail and Email



Dear [REDACTED]:

We are writing to notify you that the Division of Occupational Licensure ("Division") learned that a breach of the security of your personal information occurred inadvertently on or about May 14, 2021. The incident was reported and reviewed. The Division is not aware of any misuse of your personal information. However, we encourage you to remain vigilant for fraudulent activity or identify theft by regularly reviewing your account statements, monitoring free credit reports and promptly reporting any suspicious activity to local law enforcement. We deeply regret this situation and are keenly aware of how important the security and privacy of your information are to you.

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 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.

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



1. Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-349-9960
OR online at: <https://www.equifax.com/personal/credit-report-services/>

2. Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

OR online at <https://www.experian.com/freeze/center.html>

3. Trans Union Security Freeze
Fraud Victim Assistance Department
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872

OR online at <https://www.transunion.com/creditfreeze>

In order to request a security freeze, you will need to provide the following information:

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, provide 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.); and,
7. 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 three (3) business days after receiving your request to place a security freeze on your credit report. The credit agencies 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.

To **lift** the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail, through their website, or by phone and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you place the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report or the specified period of time you want the credit report available. The credit reporting agencies have between one (1) hour (for requests made online or by toll free telephone) 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.

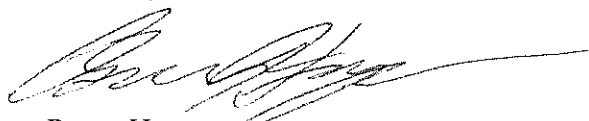
To **remove** the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have between one (1) hour (for requests made online or by toll free telephone) and three (3) business days (for requests made by mail) after receiving your request to remove this security freeze.

Please also be aware that to protect yourself against identity theft or other fraud you may place a fraud alert on your credit file, review your credit reports for unexplained activity, and review credit card or other financial accounts for any suspicious and/or unauthorized activity.

The Division is also offering free credit monitoring for 24 months. Experian offers free credit monitoring at Free Credit Monitoring - Experian. You should not be charged for this service. In the event that you are the Division is responsible for that service for 24 months.

We apologize for any inconvenience this may have caused you. If you should have any further questions, please do not hesitate to contact me directly at (857) 366-0641 or at bruce.hopper@mass.gov .

Sincerely,

A handwritten signature in black ink, appearing to read 'Bruce Hopper', written over a horizontal line.

Bruce Hopper
Deputy General Counsel