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Date

Dear

Way Finders is writing to notify you of a recent incident that may have impacted the security of your information. We want to provide you with information about our response and steps you may take to better protect against possible misuse of your personal information, should you feel it necessary to do so.

As part of our response to this incident, Way Finders is offering twenty-four (24) months of complimentary credit monitoring, at no cost to you, through Experian. Please note that we are unable to enroll you in this product. In order to take advantage of this complimentary credit monitoring, please see the enrollment instructions below:

**Enrollment Instructions - How do I enroll for the free credit monitoring service?**

**Experian IdentityWorks - Adult Credit Plus 3B**

- URL to activate the membership <https://www.experianidworks.com/3bplus>
- You MUST use this URL for enrollment.
- Click "Get Started"
- This is where you will enter your Activation Code, personal information & create your account.
- Your Activation Code is:
- This code will expire in: 2/26/2022
- Toll-free number for enrollments/questions is 877-890-9332
- Way Finders Engagement Number is [REDACTED]; this identifies our organization if you should need to call with questions.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

**Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Equifax**

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>



1780 Main Street, Springfield, MA 01103 • 413.233.1500  
800.332.9667 • FAX: 413.731.8723 • TDD: 413.233.1699 • [www.wayfinders.org](http://www.wayfinders.org)





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 years, the addresses where you have lived over the prior five years.
5. Proof of current address, such as a current utility bill or telephone bill.
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, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

**Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**

P.O. Box 2000  
Chester, PA 19106  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

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 can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Massachusetts Attorney General, or the Federal Trade Commission.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the Massachusetts Attorney General.

We understand that you may have further questions that are not answered in this letter. If you have questions or concerns regarding this notice, please call us at 413-233-1644, Monday through Friday, 9:00 am to 4:00 pm Eastern. You may also write to us at Way Finders Inc., 1780 Main St. Springfield MA, 01103.

Sincerely,

Laureen S. Borgatti  
Data Security Coordinator &  
Chief Operating Officer



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