



September 9, 2021

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

Notice of Data Breach

Dear [REDACTED]

The University of Baltimore is writing to alert you about a recent data security incident that involved some of your personal information. Although we have no reason to believe that your information was or will be misused, we take this incident seriously and want to inform you about what happened. We also want to provide resources to help you protect your personal information including two years of credit monitoring and identify restoration services at no charge to you.

What Information Was Involved?

The information contained in the misdirected file included your name and social security number, as well as LSAT and GPA information. The University is not aware of any actual or attempted misuse of this information.

What Are We Doing In Response?

Upon learning that that this incident occurred, the University of Baltimore Computer Security Incident Response Team, together with the Law School, undertook an investigation and review of our existing policies and procedures relating to the handling of personal information. We will implement additional safeguards as appropriate to try to prevent something like this from happening again.

Although we are unaware of any actual or attempted misuse of your personal information, we are offering you two years of complimentary access to the Experian IdentityWorks program, which includes credit monitoring, fraud consultation, and identity theft restoration services. These services are described below.

What Can You Do?

We have arranged for you to activate a two-year membership in the Experian IdentityWorks program at no charge to you. While the University of Baltimore will cover the cost of these services, due to privacy laws, we are not able to enroll you directly and you will need to complete the activation process as explained under the caption "How to Enroll in Experian Credit Monitoring and Identity Restoration."

We encourage you to remain vigilant against incidents of identity theft and fraud by monitoring your account statements and credit reports for suspicious activity and reviewing the attached information under the caption, "Steps to Help Protect Your Information."

For More Information

We recognize that you may have questions that have not been addressed in this letter. If you have additional questions, please contact us at UB-CSIRT@ubalt.edu

We regret any inconvenience or concern this incident may cause you and are available to answer your questions.

Sincerely,

University of Baltimore Computer Security Incident Response Team



1420 N. Charles St
Baltimore, MD 21201-5779

How to Enroll in Experian Credit Monitoring and Identity Restoration

How you can activate your membership

To activate your membership, please follow the steps below:

- **Enroll by: 12/31/2021** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- **Provide your personal activation code shown at the top of this letter**
- **Provide the University's engagement number: B018394**

A credit card is **not** required to enroll in Experian IdentityWorks.

If you have questions about the Experian IdentityWorks program, need assistance with identity restoration, or would like an alternative to enrolling online, please contact Experian's customer care team at **877-890-9332** by **12/31/2021**. Be prepared to provide engagement number **B018394** as proof of eligibility for the identity restoration services by Experian.

What services are available from Experian?

Even if you do not activate your membership, you can contact Experian agent **immediately** regarding any identity restoration issues you may be experiencing at 877-890-9332. This service is available to you for one year and does not require you to enroll or take any other action at this time.

If you activate your membership, you will have access to the following services:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian records for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You will continue to receive the level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information or identity theft, and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located

¹ Offline members will be eligible to call for additional reports quarterly after enrolling

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



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at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.



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Steps to Help Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant and review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission ("FTC").

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com/, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can also contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

Security Freeze: You have the right to place a security freeze on your credit file by contacting any of the consumer reporting agencies listed above. This will prevent new credit from being opened in your name without your express authorization. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. There is no fee to place, lift, or remove the security freeze. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you, including your full name, Social Security number, date of birth, current and previous addresses, a copy of a government-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the Federal Trade Commission or from your state Attorney General about steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to your state Attorney General.

Federal Trade Commission (FTC): The FTC can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and, TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them as explained on their website. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity



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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 your state Attorney General.



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Fair Credit Reporting Act (FCRA): Your rights under the FCRA include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies to correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit. www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf