



22220

Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**Re: Notice of Data Privacy Incident**

Dear <<Name1>>:

Creative Services, Inc. ("Creative Services") conducts background checks for employment and licensing purposes. We take the privacy and protection of the personal information provided to us very seriously. We are writing to inform you of a recent incident that involves some of your personal information. We are providing you steps you may take to protect against potential misuse of your information, should you feel it appropriate to do so.

We have your information because you had a background check performed on behalf of a potential employer on or around August 2021. Based on a forensic investigation, it was determined that the information involved in this incident may have included your <<Variable Text 2>>, and name.

We take this incident and the security of your personal information seriously. While we have existing safeguards in place, as part of our ongoing commitment to the privacy of personal information in our care, we are working to implement enhanced security measures. As an added precaution, we are also offering you complimentary access to 24 months of credit monitoring, fraud consultation, and identity theft restoration services through Equifax. Information on how to enroll in these services is included in the attached *Steps You Can Take to Help Protect Your Personal Information*.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. We also encourage you to review the enclosed *Steps You Can Take to Help Protect Your Personal Information* and to enroll in the complimentary credit monitoring and identity protection services we are offering.

Again, we take the privacy and security of the personal information in our care seriously, and sincerely regret any inconvenience or concern this incident may cause you.

We understand you may have questions that are not addressed in this letter. For more information, please contact our dedicated toll-free assistance line at 855-818-7036, available Monday – Friday from 9:00AM to 9:00PM ET.

Sincerely,

Creative Services, Inc.  
64 Pratt Street  
Mansfield, MA 02048

## Steps You Can Take to Help Protect Your Personal Information

### Enroll in Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service provided by Equifax,<sup>®</sup> one of the three nationwide credit reporting companies. To enroll in credit monitoring please follow the instructions below.

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<Activation Code>> then click "Submit" and follow these 4 steps:

1. **Register:** Complete the form with your contact information and click "Continue".  
*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.  
 Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:** Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:** Upon successful verification of your identity, you will see the Checkout Page.  
 Click 'Sign Me Up' to finish enrolling.

#### You're done!

The confirmation page shows your completed enrollment.  
 Click "View My Product" to access the product features.

You can sign up for these services anytime between now and <<Enrollment Deadline>>. You will need to activate these services yourself, as we are not able to do so on your behalf.

### Monitor Your Accounts

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, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. 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 directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-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 three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit 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 credit 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 credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

### **Additional Information**

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 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, your state 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); (1-877-438-4338); and 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 also obtain further information on how to file such a complaint by way of the contact information listed above. Instances of known or suspected identity theft should be reported to law enforcement, the FTC, and the Massachusetts Attorney General.



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
To the Parent or Guardian of  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**Re: Notice of Data Privacy Incident**

Dear Parent or Guardian of <<Name1>>:

Creative Services, Inc. (“Creative Services”) conducts background checks for employment and licensing purposes. We take the privacy and protection of the personal information provided to us very seriously. We are writing to inform you of a recent incident that involves some of your minor’s personal information. We are providing you steps you may take to protect against potential misuse of your minor’s information, should you feel it appropriate to do so.

We have your minor’s information because your minor had a background check performed on behalf of a potential employer on or around August 2021. Based on a forensic investigation, it was determined that the information involved in this incident may have included your minor’s <<Variable Text 2>>, and name.

We take this incident and the security of your personal information seriously. While we have existing safeguards in place, as part of our ongoing commitment to the privacy of personal information in our care, we are working to implement enhanced security measures. As an added precaution, we are also offering you complimentary access to 24 months of child monitoring services through Equifax. Information on how to enroll in these services is included in the attached *Steps You Can Take to Help Protect Your Minor’s Personal Information*.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your minor’s account statements and monitoring your free credit reports for suspicious activity and to detect errors, if he or she has a credit file. We also encourage you to review the enclosed *Steps You Can Take to Help Protect Your Minor’s Personal Information*.

Again, we take the privacy and security of the personal information in our care seriously, and sincerely regret any inconvenience or concern this incident may cause you.

We understand you may have questions that are not addressed in this letter. For more information, please contact our dedicated toll-free assistance line at 855-818-7036, available Monday – Friday from 9:00AM to 9:00PM ET.

Sincerely,

Creative Services, Inc.  
64 Pratt Street  
Mansfield, MA 02048

## Steps You Can Take to Help Protect Your Minor's Personal Information

### Enroll in Child Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online child monitoring service provided by Equifax,<sup>®</sup> one of the three nationwide credit reporting companies. To enroll in child monitoring for your minor, please follow the instructions below.

Parent/guardian Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<Activation Code>> then click "Submit" and follow these 4 steps:

1. **Register:** Complete the form with parent/guardian contact information and click "Continue".  
*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:** Enter parent/guardian email address, create a password, and to accept the terms of use.
3. **Verify Identity:** To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:** Upon successful verification of parent/guardian identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling. The confirmation page shows parent/guardian completed enrollment. Click "View My Product" to access the product features and enroll minor children.

### How to Add Minors to Your Equifax Child Monitoring Package

You will be able to add minors to your Equifax Child Monitoring Package through your product dashboard.

1. Sign in to your account to access the "Your People" module on your dashboard.
2. Click the link to "Add a Child"
3. From there, enter your child's first name, last name, date of birth and social security number.  
*Repeat steps for each minor child (up to four)*

Equifax will then create an Equifax credit file for your child, lock it and then alert you if there is any activity on that child's Equifax credit file.

You can sign up for these services anytime between now and <<Enrollment Deadline>>. You will need to activate these services yourself, as we are not able to do so on your behalf.

### Monitor Your Accounts

Typically, credit reporting agencies do not have a credit report in a minor's name. To find out if your minor has a credit report or to request a manual search for your minor's Social Security number, each credit bureau has its own process. To learn more about these processes or request these services, you may contact the credit bureaus by phone or in writing or you may visit the websites below.

If an individual has an established credit file, under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. 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 directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

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1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

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<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

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