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 <<Name 2>>
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 <<Address 5>>
 <<City>><<State>><<Zip>>
 <<Country>>

<<Mail Date>>

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Dear <<Name 1>>,

We are writing to notify you of a cybersecurity incident that occurred at Association to Benefit Children (“ABC”) involving some of your personal information. We want to make clear at the outset that keeping personal data safe and secure is very important to us, and we deeply regret that this incident occurred.

WHAT HAPPENED?

During the course of late December 2020 and early January 2021, we learned that unauthorized actors had sent certain financially motivated bogus emails from a small number of our employees’ business email mailboxes, in which the actors attempted unsuccessfully to defraud ABC. We took action to contain and remediate the threat, and conducted a thorough investigation into the incident. After a detailed search that included a manual review of thousands of files, we have recently determined that the compromised mailboxes contained certain of your personal information, and that the unauthorized actors might have accessed or acquired a copy of it. We have since eliminated the unauthorized access and taken further steps to enhance our security.

WHAT INFORMATION WAS INVOLVED?

The information involved may include your name, address, <<Breached Elements>>. ABC has no knowledge that your personal information was misused by the unauthorized actors.

WHAT WE ARE DOING

Our team took prompt steps to address this incident, including contacting law enforcement and engaging third-party cybersecurity experts to help investigate the incident and ensure the ongoing security of our systems. As part of our ongoing efforts to ensure the security of our systems, we have enhanced cybersecurity protections throughout our environment, including by implementing multi-factor authentication (MFA) across our Office 365 environment, and enhancing visibility and monitoring of our IT system using endpoint security tools.

We have engaged Epiq to provide two years of Equifax credit monitoring services at no cost to you. Below please find information on signing up for the complimentary two year membership to Equifax Complete™ Premier.

Equifax Complete Premier

*Note: You must be over age 18 with a credit file to take advantage of the product.

Activation Code: <<Activation Code>>

Expiration Date: January 31, 2022

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

To sign up online, go to 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 need to activate your membership in order to receive your benefits, and must do so no later than January 31, 2022. **Your Activation Code will not work after this date.**

¹ The credit scores provided are based on the VantageScore[®] 3.0 model. For three-bureau VantageScore credit scores, data from Equifax[®], Experian[®], and TransUnion[®] are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

² Credit monitoring from Experian and TransUnion will take several days to begin.

³ WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁴ The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵ Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁶ The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Activation Code: <<Activation Code>>

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WHAT YOU CAN DO

We encourage you to activate the credit monitoring services we are providing to you free of charge. Remain vigilant and carefully review your accounts for any suspicious activity.

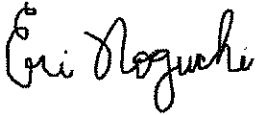
If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

FOR MORE INFORMATION

If you would like to take additional steps to protect your personal information, attached to this letter are helpful tips on how to do so, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

We take our responsibility to protect your information extremely seriously, and we are very sorry for any inconvenience that this has caused you. If you have any questions regarding this incident or the services available to you, additional assistance is available by calling 855-675-3106, Monday through Friday 9 am to 9 pm Eastern.

Sincerely,

A handwritten signature in black ink that reads "Eri Noguchi". The signature is written in a cursive style with a large, stylized "E" at the beginning.

Eri Noguchi
Associate Executive Director
Association to Benefit Children

Additional Helpful Tips

Helpful Contacts: You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report.

- *Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-5338), www.ftc.gov/idtheft*

Order Your Free Credit Report. To obtain an annual free copy of your credit reports, visit annualcreditreport.com, call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. Their contact information is as follows:

Equifax: equifax.com freeze.equifax.com P.O. Box 105788 Atlanta, GA 30348 1-800-525-6285	Experian: experian.com experian.com/freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742	TransUnion: transunion.com transunion.com/freeze P.O. Box 2000 Chester, PA 19016 1-888-909-8872
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Fraud Alert. You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit.

Security Freeze. You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.

Fraud or Identity Theft. If you suspect incidents of identity theft, you should file a report to law enforcement, the FTC, or the Attorney General. If you are the victim of fraud or identity, you have the right to (1) notify the police and Attorney General of your state; and (2) to obtain and file a police report relating to this incident.

Federal Fair Credit Reporting Act Rights: The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies use your information. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; 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 reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identity theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

State-Specific Notices. Residents of the following states should review the following information:

- **For District of Columbia residents:** You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 110 South, Washington D.C. 20001, <https://www.oag.dc.gov/>, 1-202-727-3400.
- **For Maryland residents:** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov/>, 1-888-743-0023.
- **For New York residents:** You may contact the Office of the New York Office of the Attorney General, The Capitol, Albany NY 12224-0341, <https://www.ag.ny.gov/>, 1-800-771-7755.
- **For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov/>, 1-877-566-7226.
- **For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General.
- **For Colorado, Maryland, and New Jersey residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional copies.