



Community • Independence • Empowerment

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

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## Notice of Data Incident

Dear <<Name 1>>:

We are writing to inform you about a data security incident that may have involved some of your personal information. Integrated Services of Kalamazoo, Inc. ("ISK") takes the protection of your information very seriously. For this reason, we are contacting you directly to explain the circumstances of the incident and provide you with information on how you can take additional steps to protect your personal information. While we have no reason to believe that any of your personal information has been misused, out of abundance of caution, we are offering you free credit monitoring through one of the Credit Bureaus - Equifax. More information is below and enclosed.

### **WHAT HAPPENED?**

In late May, ISK became aware of unusual activity within an employee's email account. We immediately conducted an internal investigation assisted by forensics or legal investigators, which revealed that an unauthorized individual had access to a limited number of ISK email accounts and apparently used them to send SPAM emails. The access potential was from March 29 to May 25, 2021.

### **WHAT INFORMATION WAS INVOLVED?**

While we have no confirmation of what information may have been viewed or accessed, the following information may have been involved: individuals' names, email and contact information, financial account information, PIN number/access code, routing number and Social Security numbers. For a limited number of individuals, payment card information and PIN number, were involved as well.

### **WHAT WE ARE DOING.**

Upon discovery of the incident, ISK immediately launched an internal investigation and reported the matter to appropriate authorities. We also retained independent third-party forensics firms to investigate the incident and sought the advice of legal and cyber-security experts. We were able to determine access to the ISK email accounts which may have affected the personal information of individuals as outlined above.

While at this time we have no indication that any information has been misused, as a precautionary measure, we are notifying those members whose information may have been affected. In addition, we have retained the services of Equifax to provide identity monitoring at no cost to you for one year. More information about Equifax is enclosed to this letter including information on how to enroll in Credit Watch- Gold with your individual activation code.

### **WHAT YOU CAN DO.**

Keep a copy of this notice for your records. In addition to taking advantage of the offered credit monitoring services, we generally recommend reviewing any financial account information and credit reports for suspicious activity. Also, please review the enclosed "Additional Resources" section included with this letter that describes additional steps you can take to help protect yourself, 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.

**FOR MORE INFORMATION.**

If you have questions about the Incident or how to utilize and enroll in the services, please call 1-855-675-3121, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time. Please have the stated activation code ready.

ISK is committed to all our persons served. We realize that they are valuable in this community and we will continue to provide culturally sensitive, trauma-informed care to individuals with Mental Illness, Intellectual/Developmental Disabilities or Substance Use issues. Our deepest regrets for any inconvenience that this may have caused. Please do not hesitate to contact us at our customer service center if you have additional questions.

Sincerely,  
Jeff Patton

A handwritten signature in cursive script that reads "Jeff Patton".

Chief Executive Officer  
Integrated Services of Kalamazoo



Enter your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<Enrollment Deadline>>

## **Equifax Credit Watch™ Gold**

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

### **Key Features**

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> 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 alerts<sup>2</sup>, which encourage potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- 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 theft<sup>4</sup>

### **Enrollment Instructions**

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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.optoutprescreen.com).

<sup>4</sup> 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.

## ADDITIONAL INFORMATION/RESOURCES

### Fraud Alert Information

Whether or not you enroll in credit monitoring, we recommend that you place a “Fraud Alert” on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies, so you do not need to contact each of them separately. The contact information for the three nationwide credit reporting companies is:

Equifax	TransUnion	Experian
PO Box 740256	PO Box 2000	PO Box 9554
Atlanta, GA 30374	Chester, PA 19016	Allen, TX 75013
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.transunion.com/fraud">www.transunion.com/fraud</a>	<a href="http://www.experian.com">www.experian.com</a>
1-800-525-6285	1-800-680-7289	1-888-397-3742

### Free Credit Report Information

Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency, and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at [www.identitytheft.gov](http://www.identitytheft.gov) or at 1-877-ID-THEFT (1-877- 438-4338). Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC’s website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to review their free identity theft resources such as their comprehensive step-by-step guide “*Identity Theft - A Recovery Plan*”.

### Security Freeze Information

You can request a “Security Freeze” on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies, although that fee is waived if you send the credit reporting company proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

Equifax Security Freeze	TransUnion Security Freeze	Experian Security Freeze
PO Box 105788	PO Box 2000	PO Box 9554
Atlanta, GA 30348	Chester, PA 19016	Allen, TX 75013
<a href="https://www.freeze.equifax.com">https://www.freeze.equifax.com</a>	<a href="http://transunion.com/freeze">http://transunion.com/freeze</a>	<a href="http://experian.com/freeze">http://experian.com/freeze</a>
1-800-685-1111	1-888-909-8872	1-888-397-3742

- Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)
- Your Social Security Number
- Your date of birth (month, day, and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill
- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- Include applicable fee. Call or visit each of the credit reporting company websites listed above for information on fees for Security Freeze services. Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within 5 business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period after the freeze is in place.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).