



Mail Processing Center
PO Box 509
Buford, GA 30515

24722

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December 22, 2021

XXXX XXXXXXXXX

XXXXXX XXXXXXXXX XXXXXXXXX

Dear XXXX XXXXX,

Please read this letter in its entirety.

We are sending this letter to notify you that we experienced a data incident that may have involved your personal information. Unfortunately, Massachusetts regulations prohibit us from disclosing information on the incident in this notification letter. However, details are available through our call center helpline or through us, as described below.

What is Catholic Charities doing to address this situation?

We take our responsibility to safeguard your personal information seriously. As a result, we would like to offer you access to the following:

- **Single Bureau Credit Monitoring** services at no charge. These services provide you with alerts for twenty-four months from the date of enrollment when changes occur to your credit report.
- In addition, we are offering identity theft protection services through First Watch Technologies ("FWT"). FWT identity protection services include: 24 months of credit monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, FWT will help you resolve issues if your identity is compromised.
- We encourage you to contact FWT with any questions and to enroll in free identity protection services by calling **866-313-7993** and using the Enrollment Code provided below. FWT representatives are available Monday through Friday from 9 am – 5:30 pm eastern. When prompted, please provide the following unique code to receive services: **XXXXXXXXXX**. Please note the deadline to enroll is **March 22, 2022**.

Again, at this time, there is no evidence that your personal information has been misused. However, we encourage you to take full advantage of this service offering. FWT representatives have been fully versed on the incident and can answer questions concerns you may have regarding protection of staff personal information. To extend these services, enrollment in the monitoring services is required.

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What can I do on my own to address this situation?

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 receive a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports at no cost to the consumer. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

To place a security freeze on your credit report, you will need to contact **each** of the three major consumer reporting agencies by phone, online or via mail at the addresses below:

Equifax Security Freeze

1-800-685-1111

P.O. Box 105788

Atlanta, GA 30348

Equifax.com/personal/credit-report-services

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

Experian.com/help

Trans Union Security Freeze

Fraud Victim Assistance Department

P.O. Box 2000

Chester, PA

19022-2000

Transunion.com/credit-help

To request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- address
- Social Security Number;
- Date of birth;

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If you submit a request for a security freeze via mail, you may be asked to provide the additional information:

- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
- Proof of current address such as a recent utility bill or telephone bill;
- A legible photocopy of a government-issued identification card (state driver's license or I.D. card, military identification, etc.)
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days to place a security freeze on your credit report after receiving your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that you can use to authorize the removal or lifting of the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must call, go online or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must call, go online or send a written request by mail to each of the three credit bureaus and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. If the request is made online or by phone, the credit reporting agency must lift a freeze within one hour. If the request is made by mail, the credit reporting agencies have three (3) business days after receiving your request to lift the security freeze permanently.

What else can I do on my own to address this situation?

We recommend that you consider taking one or more of the following steps to obtain additional information and minimize chances of identity theft.

1. Place a 90-day fraud alert on your credit file

An initial 90-day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your

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name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the credit cannot verify that you have authorized this, the request should not be satisfied. You may contact any one of the credit reporting companies below for assistance.

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Equifax: 1-800-525-6285; www.equifax.com

2. Order your free annual credit reports

Consider visiting www.annualcreditreport.com or call 877-322-8228 to order your free annual credit reports. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Equifax
P.O. Box 740256
Atlanta, GA 30374
(866) 510-4211
psol@equifax.com
www.equifax.com

Experian
P.O. Box 2390
Allen, TX 75013
(866) 751-1323
databreachinfo@experian.com
www.experian.com/

TransUnion
P.O. Box 1000
Chester, PA 19022
(800) 888-4213
<https://tudatabreach.tnwreports.com>
www.transunion.com

3. Manage your personal information

You can take steps that include carrying only essential documents with you, being aware of with whom you share your personal information, and shredding receipts, statements, and other sensitive information.

4. Remove your name from mailing lists of pre-approved offers of credit for approximately six months.

By calling 1-888-567-8688, you can obtain a form to remove your name from pre-approved credit card offers. You will need to share some personal information, such as your name, Social Security Number and date of birth when you submit your request. For more information on opting out of prescreen offers of credit, please refer to:

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm>

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5. Use Tools from Credit Providers

Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on your credit cards and bank accounts for notice of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, contact your creditor or bank immediately and file an identity theft report with your local police and contact a credit reporting company.

6. Report suspected identity fraud

You can file a report of suspected incidents of identity theft with local law enforcement, your state Attorney General, or the Federal Trade Commission.

To obtain additional information about identity theft and ways to protect yourself:

Contact the Federal Trade Commission ("FTC") either by visiting www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338. If you suspect or know that you are the victim of identity theft, you can report this to the Fraud Department of the FTC, who will collect all information and make it available to law-enforcement agencies. Contact information for the FTC is: 877-436-4338, TTY 866-653-4261.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue
NW Washington, DC 20580

In addition to the FTC, you also may contact your state's attorney general's office and the credit reporting agencies above to provide you with information about fraud alerts and security freezes.

What if I want to speak with Catholic Charities regarding this incident?

While call center representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with Catholic Charities regarding this incident. If so, call Megan O'Brien in our Human Resources department at 617-464-8136 or email her at Megan_Obrien@ccab.org.

At Catholic Charities, we take our responsibility to protect your personal information seriously and we regret any concern this incident may cause you.

Regards,

Jennifer S Mendelsohn
CFO

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First Watch Identity Protection Services

Your Verification Code is: XXXXXXXXXX

To help safeguard your child from misuse of your personal information, we have arranged to have First Watch ID monitor your child's identity for suspicious activity within the United States for 24 months at no cost to you.

First Watch Identity Restoration is automatically available to you with no enrollment required. If a problem arises, simply call 877-817-0173 and provide your Verification Code (listed above). Our recovery specialists will help bring your identity back to a "pre-theft" status..

To receive the **First Watch Identity Protection**, enrollment is required. This includes Identity Risk Scores, Continuous Identity Monitoring, Account Activity Alerts, Dark Web Monitoring, \$1 Million Identity Theft Insurance with \$0 Deductible, Social Security Statement Access, Lost Wallet/Purse Assistance, Stop Credit Card Offers, Enewsletter and Monthly Email if No Suspicious Activity is found. If suspicious activity is found, First Watch will place a personal phone call to you (at the telephone number that you provide) to determine if the suspicious activity is potentially fraudulent.

You can enroll your child in this service between now and March 22, 2022 using the Verification Code (listed above). To enroll, go to www.firstwatchid.com, click on the Verification Code button and follow the instructions. Or, call 866-313-7993 Monday through Friday between the hours of 9:00 a.m. and 5:30 p.m. EST.

Please save this letter in a safe place. Your Verification Code (listed above) is required when calling First Watch ID Customer Service.

