



24758

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

<<MailID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

<<Date>>

Dear <<Name 1>>,

The United States Association for UNHCR ("USA for UNHCR") is writing to make you aware of a recent incident that may affect the security of some of your personal information. Rest assured, there is currently no evidence that your information has been misused as a result of this incident. Transparency is a core value at USA for UNHCR, and one in which we remain deeply committed. As such, we are providing you with information on the incident, our response, and resources available to help you safeguard your personal information should you feel it appropriate to do so.

**What Happened?** We recently identified unusual activity relating to an employee's email account. We immediately launched an investigation, with the assistance of third-party cybersecurity experts, to determine the nature and scope of the activity and contacted the FBI. On September 15, 2021, the investigation determined that certain employee email accounts were accessed without authorization at varying times between April 23, 2021 and August 11, 2021. We immediately began a comprehensive review of the accounts, including a manual review of all data, to determine whether sensitive information was present at the time of the incident. On December 2, 2021, we determined that certain information relating to you was present in the potentially impacted accounts. Please note that our investigation did not reveal evidence that your information was actually viewed by the unauthorized actor. However, we are providing this notice to ensure you are aware of the incident.

**What Information Was Involved?** The investigation determined that the information present in the potentially impacted email accounts includes your name and <<DATA ELEMENTS>>. We are not aware of any misuse of your information as a result of this incident.

**What We Are Doing.** We are committed to protecting your personal information. Upon becoming aware of this incident, we promptly reset all user passwords to block any unauthorized access and launched an investigation to confirm the security of our email network. We are also taking steps to enhance our data security. This includes implementing additional technological safeguards within our network and conducting additional employee training to minimize the possibility of an incident from occurring in the future. Again, although we are not aware of any misuse of your information as a result of this incident, we are providing notice of this incident along with information and resources to assist you in protecting your personal information, should you feel it appropriate to do so.

Although we are not aware of any misuse of your information as a result of this incident, we are offering you access to complementary credit monitoring services through Equifax. These services will be available for <<12 OR 24>> months at no cost to you as an added precaution. This letter includes instructions on how to activate these services. Please note that you must complete the activation process yourself and we are not permitted to activate these services on your behalf.

**What You Can Do.** As a best practice, we encourage you to remain vigilant against incidents of identity theft and fraud and to monitor your credit reports and financial statements for suspicious activity. We also recommend that you review the additional information we are enclosing in this letter about steps you can take to help protect yourself as you deem appropriate.

**For More Information.** If you have additional questions about this incident, please call toll-free 855-604-1710, between 9:00 a.m. and 6:30 p.m. ET, Monday through Friday (excluding major U.S. holidays). We sincerely apologize for this incident and regret any inconvenience this may have caused you.

Sincerely,

United States Association for UNHCR



Enter your Activation Code: <ACTIVATION CODE>  
Enrollment Deadline: <DEADLINE MMMM DD, YYYY>

### 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 encourages 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 but 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.

## **STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION**

Below are additional actions you may take, if you feel it is necessary.

**FREEZE YOUR CREDIT FILE.** You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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. Note that a security freeze generally does not apply to existing account relationships and when a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a security freeze.

To place a security freeze on your credit report, contact each of the three major consumer reporting agencies using the contact information listed below:

### **3 MAJOR CREDIT BUREAUS / CONSUMER REPORTING AGENCIES**

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
www.equifax.com

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
www.experian.com

**TransUnion**  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
www.transunion.com

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

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior 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, military identification, etc.); and
7. 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.

If you request a security freeze via toll-free telephone or other secure electronic means, the credit reporting agencies have one (1) business day after receiving the request to place the freeze. In the case of a request made by mail, the bureaus have three (3) business days after receiving your request to place a security freeze on your credit report. 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 can be used by you 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 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. The credit reporting agencies have three (3) business days after receiving a request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must send a written request to each of the three credit bureaus 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. The credit bureaus have three (3) business days after receiving the request to remove the freeze.

**PLACE FRAUD ALERTS ON YOUR CREDIT FILE.** As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your 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 an alert lasting 7 years. Contact the credit reporting agencies listed above to activate an alert.

**REMAIN VIGILANT: REVIEW YOUR ACCOUNT STATEMENTS, & REPORT FRAUD.** As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, carefully reviewing your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity. Report suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement. (For Oregon & Iowa residents: Report any suspected identity theft to law enforcement, Federal Trade Commission, and your State Attorney General.)

**ORDER YOUR FREE ANNUAL CREDIT REPORTS.** Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228 to obtain one free copy of your credit report from each of the three major credit reporting bureaus annually. Periodically review a copy of your credit report for discrepancies and identify any accounts you did not open or inquiries you did not authorize. (For Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain additional copies of your credit report, free of charge. You must contact each of the three credit reporting agencies directly to obtain such additional reports.)

**FILE OR OBTAIN A POLICE REPORT.** You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report incidents of identity theft to local law enforcement or to the Attorney General.

**OBTAIN INFORMATION ABOUT PREVENTING IDENTITY THEFT FROM FTC / STATE ATTORNEY GENERAL.** Go to <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html>. The Federal Trade Commission also provides information at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). The FTC can be reached by phone: 1 - 877-438-4338; TTY: 1-866-653-4261 or by writing: 600 Pennsylvania Ave., NW, Washington, D.C. 20580. Your State Attorney General also may provide information.

**FAIR CREDIT REPORTING ACT:** You also have rights under the federal Fair Credit Reporting Act (FCRA), which promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FTC has published a list of the primary rights created by the FCRA (<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>), and that article refers individuals seeking more information to visit [www.ftc.gov/credit](http://www.ftc.gov/credit). The FTC's list includes the following FCRA rights: (1) To receive a copy of your credit report, which must contain all the information in your file at the time of your request; (2) To receive a free copy of your credit report, at your request, once every 12 months from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion; (3) To receive a free credit report if a company takes adverse action against you (e.g. denying your application for credit, insurance, or employment), and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the credit reporting company. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft; (4) To ask for a credit score; (5) To dispute incomplete or inaccurate information; (6) To obtain corrections to your report or delete inaccurate, incomplete, or unverifiable information; (7) Consumer reporting agencies may not report outdated negative information; (8) To restrict access to your file and to require consent from you for reports to be provided to employer; (9) To limit "prescreened" offers of credit and insurance you receive based on information in your credit report; and (10) To seek damages from violators. Please note that identity theft victims and active duty military personnel may have additional rights under the FCRA.

**For residents of North Carolina:** The North Carolina Office of the General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, and [www.ncdoj.com](http://www.ncdoj.com). You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

**For residents of Maryland:** The Maryland Office of the Attorney General can be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202, 1-888-743-0023, and [www.oag.state.md.us](http://www.oag.state.md.us). You can obtain information from the Attorney General or Federal Trade Commission about preventing identity theft.

**For residents of New Mexico:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Furthermore, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccuracies, 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 credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf) or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

**For residents of New York:** The Attorney General may be contacted at: Office of Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**For residents of Rhode Island:** The Rhode Island Office of the Attorney General can be contacted at: 150 South Main Street, Providence, RI 02903, 1-401-274-4400, and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed regarding this incident.

**For residents of the District of Columbia:** The Attorney General may be contacted at: 400 6<sup>th</sup> Street NW, Washington, D.C. 20001, by phone at (202) 727-3400; and, <https://oag.dc.gov/>. You may obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.