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January 28, 2022



Re: Notification of Unauthorized Acquisition of Data

Dear

I am writing pursuant to the requirements of G.L. c. 93H, s. 3 in order to notify you of the unauthorized acquisition of your confidential information held by the Massachusetts Teachers' Retirement System (MTRS).

**I. Background**

The MTRS recently completed an upgrade to its database system ("v10"). Part of that upgrade included an improved Member Self Service ("MSS") component. The new MSS was activated on December 6, 2021. Both this upgraded MSS and its forerunner allow(ed) members to access various information related to their account, including member name, dates of birth of member and spouse, last 4 digits of social security number, MTRS Member ID number, address, email address, telephone number, beneficiary names and percentages, account balance information, and documents (i.e. annual statements). The upgraded MSS that went live with v10 included the additional security functionality of two-factor authentication ("2FA").

**II. Summary of Event**

The event involved the unauthorized access of your MSS account by another MTRS Member. Specifically, the two members involved in this event were:

- 1) – account was accessed by another
- 2) – accessed another's account

On January 18, 2022 you notified us that had contacted you directly, and informed you that she was able to log into your MTRS MSS account. That same day, MTRS staff reset the passwords for both accounts to ensure no further unauthorized access could occur.

Upon investigation, we have determined that, on December 1, 2020 erroneously entered your username into the then active MSS (your usernames are different by only one character). When she was unable to access the account

(because she did not know the password), she used the “forgot password” function to have it reset. At that time, passwords were reset manually by MTRS staff, and the reset for your account was erroneously sent to the email address that had requested it [REDACTED]. As a result, [REDACTED] was able to access to your account on December 1, 2020, and our system logs show that she was in your account for 15 minutes on December 1, 2020 and never again. On December 4, 2020, you informed us that you had received an email from us on December 1, 2020 letting you know that a password reset was requested on your account, and that you had not requested that reset. We immediately disabled your account and reset your password.

On January 15, 2022, [REDACTED] again entered the wrong username – this time into the v10 MSS. On this occasion the automated two-factor authentication worked as designed (and the 2FA authentication was sent to you, not to her) and she was not able to access your account. It appears to be at this point that she contacted you.

### **III. MTRS Response**

As already noted, upon learning in 2022 of the unauthorized MSS account access, the MTRS again reset the passwords for both involved members to ensure no further unauthorized access could occur as we researched the issue.

The MTRS worked with its 3rd party system application vendor, Vitech, to confirm that the unauthorized access was not the result of any system issues, and we have confirmed that it was not. Instead, it was the result of the combination of two different human errors [REDACTED] when she entered the wrong username in 2020, and MTRS’s when it sent the reset to her instead of you). We also investigated and confirmed that the 2FA is currently turned on for both accounts, and worked as designed in January 2022. Additionally, the account histories have been reviewed. Based on that review, MTRS staff has confirmed that each profile (your and [REDACTED] [REDACTED] has the correct contact information and neither profile contains the other’s contact information.

### **IV. Your Rights**

Because your personal information has been acquired by an unauthorized person for an unauthorized purpose, we have reported the event to the Massachusetts Attorney General’s Office, and we encourage you to check with your bank or other financial service providers to ensure that no other attempts have been made to access or alter your accounts. You should also consider whether any third party has had the opportunity to discover your MTRS confidential information (although this does appear to be an isolated case). If you do believe a third party has obtained access to your MTRS account number, please report this information to us so that we can advise the Attorney General, *but do not contact that party yourself*.

Massachusetts victims of identity theft have the right to file a police report and obtain a copy of it. Massachusetts law also allows consumers to place a security freeze on their credit reports. A credit freeze stops a thief from opening a new credit card or loan in your name. Request a freeze from each of the three credit reporting agencies, Experian, Equifax, and Transunion.

A credit freeze also stops businesses from checking your credit, so you may need to temporarily lift your credit freeze before:

- Applying for any type of loan, mortgage, or credit card
- Applying for insurance
- Switching or starting a new utility service or phone line
- Applying for a job
- Renting an apartment

To place a credit freeze with the major credit reporting agencies, call each agency or visit their websites. Each credit agency has specific requirements for placing a credit freeze, so review the agencies' information first.

- Equifax: 888-378-4329, or  
<https://www.equifax.com/personal/credit-report-services/>
- Experian: <https://www.experian.com/freeze/center.html>  
(will provide phone number upon online request)
- TransUnion: 833-395-6938 or  
<https://www.transunion.com/credit-freeze>

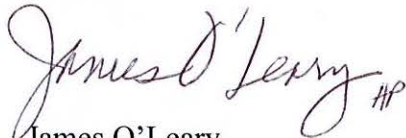
The credit agencies have three business days after receiving your request to place a freeze on your credit report. The credit agencies must send written confirmation to you within five business days and provide you with a personal identification number (PIN) or password that you will use to temporarily lift or remove a credit freeze.

Finally, G.L. c. 93H entitles you to this security freeze at no cost to you. In order to request a freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

Please feel free to contact me if you require any further information.

Sincerely,



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