Rosalind Franklin University P.O. Box 3923 Syracuse, NY 13220



March 4, 2022

Dear :

On January 26, 2022, our institution was made aware that some of the patients who use our labs had seen unusual activity on their credit cards. We immediately launched an inquiry and determined that certain credit cards may have been viewed by an unauthorized party. The time frame when the unauthorized access could have occurred is between January 4, 2022 through January 26, 2022. Because your card might have been affected, and information such as your name, address and date of birth might have been revealed, we'd like to update you on our efforts and also provide you with free credit monitoring services for one year. We have also provided additional information on how you can protect your information.

In response to this incident, we have reorganized staffing within the billing department and changed the way that we store credit card information. In addition, we have reported this incident to the appropriate local law enforcement agency, and we are cooperating with that investigation.

We are providing you with access to financial protections at no charge through Cyberscout, including:

- **Credit monitoring:** We are providing you with access to Single Bureau Credit Monitoring\* services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.
- **Proactive fraud assistance:** In the event you become a victim of identity theft, Cyberscout will provide consultation and remediation services.

To enroll in these free services, please log on to **https://www.myidmanager.com** and follow the instructions provided. When prompted, please provide the following unique code to receive services: . In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

We understand that this incident has been disruptive and concerning to you. If you would like to discuss this matter further or have any questions, please call 1-800-405-6108 between the hours of 8:00 am and 8:00 pm Eastern time, Monday through Friday.

Sincerely,

Emily Nyblad

Emily Nyblad Controller Rosalind Franklin University of Medicine and Science

## **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit <u>www.annualcreditreport.com</u> or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit 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 credit 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. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

Full name (including middle initial, as well as Jr., Sr., II, III, etc.);

- 1. Social Security number;
- 2. Date of birth;
- 3. Addresses for the prior two to five years;
- 4. Proof of current address, such as a current utility bill or telephone bill;
- 5. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
- 6. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-		https://www.transunion.com/credit-
<u>report-services/</u>	https://www.experian.com/help/	<u>help</u>
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	TransUnion Credit Freeze, P.O. Box
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	160, Woodlyn, PA 19094

## Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; <u>www.identitytheft.gov</u>; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <u>www.oag.state.md.us</u>.

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