



Massachusetts
Housing
Investment
Corporation

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March 28, 2022

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SAMPLE A. SAMPLE - 1

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



Re: Notice of Data Incident

Dear Sample A. Sample:

We write to inform you about a recent data incident experienced by Massachusetts Housing Investment Corporation (MHIC) that may have involved some of your personal information. While we are unaware of any attempted or actual misuse of your information, we are providing you with information about the incident and steps you can take to protect yourself, should you feel it necessary to do so.

What Happened? On October 13, 2021, MHIC was the victim of a sophisticated ransomware attack. Upon discovery, we immediately initiated an investigation of the incident with the assistance of forensic experts. Our investigation could not conclusively determine what files were accessed or extracted. Because we cannot guarantee that files containing personal information were accessed, we are providing you this notice. Presently, we have no evidence of actual or attempted misuse of your personal information.

What Information Was Involved? MHIC provides innovative financing for affordable housing projects. Due to a commercial relationship between MHIC and you, a family member of yours, or a client of yours, your personal information was furnished to MHIC. Therefore, the personal information that was potentially accessible on our system contained your name [Extra 1].

What We are Doing. Upon discovery of this incident, we immediately secured our network, implemented measures to further improve the security of our systems, safely restored our systems and operations via viable backups, initiated an investigation of the incident, and notified law enforcement. We also are notifying you so that you may take further steps to protect your information, should you feel it appropriate to do so. In addition, we are providing you with access to 24 months of credit monitoring and identity restoration services through Experian at no charge to you. You must enroll by June 30, 2022.

What You Can Do. Please review the enclosed "*Steps You can take to Help Protect Your Information*," which describes the services we are offering and how to activate them, and provides further details on how to protect yourself. We encourage you to remain vigilant against the potential for identity theft and fraud by monitoring your account statements and free credit reports for any potential suspicious activity.

More Information. We sincerely regret any inconvenience this incident may cause you. If you have additional questions, please call our dedicated assistance line at (833) 468-0575 (toll-free), Monday - Friday, 9:00 a.m. to 11:00 p.m. Eastern Time, and Saturday - Sunday, 11:00 a.m. to 8:00 p.m. Eastern Time.

Sincerely,

Kathleen McGilvray, Director of Investment
Massachusetts Housing Investment Corporation

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Complimentary Identity Monitoring Services

We are providing you with a 24-month membership of Experian's IdentityWorks. A credit card is not required for enrollment in the identity monitoring services. To enroll, at no cost to you,

- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**
- Ensure that you **enroll by: June 30, 2022** (Your code will not work after this date.)

With Experian IdentityWorks, you can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. Offline members may call for additional reports quarterly.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(833) 468-0575** by **June 30, 2022**. Be prepared to provide engagement number **B029518** as proof of eligibility for the identity restoration services by Experian.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at **(833) 468-0575**. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

Free Credit Report

Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian, and TransUnion). Obtaining a copy of your credit report from each agency on an annual basis, and reviewing it for suspicious activity, can help you spot problems and address them quickly. You can request your free credit report online at www.annualcreditreport.com or by phone at 1-877-322-8228. You can also request your free credit report by completing the request form at: www.annualcreditreport.com, and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Fraud Alert

As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A "fraud alert" tells creditors to contact you before opening a new account or changing an existing account. A fraud alert also lets your creditors know to watch for unusual or suspicious activity. To place a fraud alert, call any one of the three major credit reporting agencies listed below. An initial fraud alert remains effective for ninety days and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit agency confirms your fraud alert, the others are notified to place fraud alerts on your file.

Equifax®

P.O. Box 105069
Atlanta, GA 30348-5069
1-800-685-1111
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts>

Experian

P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion®

P.O. Box 2000
Chester, PA 19016-1000
1-800-680-7289
<https://www.transunion.com/fraud-alerts>

You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Security Freeze

Consumers may place a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. 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.

Under federal law, if you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may each charge you to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request by regular, certified, or overnight mail at the addresses below to each of the three major credit reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). You may also request the security freeze through each of the credit reporting agencies' websites or over the phone:

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045
<https://www.equifax.com/personal/help/place-lift-remove-security-freeze/>

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

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

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, provide 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.);

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; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies 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 in order 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 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 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 your request to remove the security freeze.

Additional Information

You may obtain additional information about identity theft (including, a security freeze) by contacting the above, the Federal Trade Commission (FTC), or your state Attorney General, or the Federal Trade Commission (FTC). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

For Maryland residents, the Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 410-528-8662; or www.oag.state.md.us.

For New York residents, the New York State Attorney General may be contacted at 1-800-788-9898 or at <https://ag.ny.gov/internet/data-breach>, the New York State Department of State's Division of Consumer Protection may be contacted at 800-697-1220 or at <https://dos.ny.gov/consumer-protection>, and the New York State Division of State Police may be contacted at 1-800-342-3619 or at <https://www.ny.gov/agencies/division-state-police>.