

Berkshire Taconic

COMMUNITY FOUNDATION

800 N Main Street | Sheffield, MA 01257-9503

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

[REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to Berkshire Taconic Community Foundation (“BTCF”). We are writing to provide you with information regarding a data security incident that may have impacted your personal information as it relates to the [REDACTED] Charitable Remainder Trust (CRT). We want to provide you with information about the incident and measures you can take to protect the account. We also want to share the measures the foundation has taken to investigate this incident and how it will reinforce the steps we are taking to protect personal information.

BTCF recently became aware that potential unauthorized access to an employee email account occurred between January 18, 2022 through January 27, 2022. Upon learning of this issue, we immediately launched an investigation in consultation with outside cybersecurity professionals who regularly investigate and analyze these types of incidents. We devoted considerable time and effort to determine what information may have been accessible to unauthorized users.

We discovered on March 8, 2022 that the data potentially accessed by the unauthorized party, as a result of the email compromise, included the December 2021 account statement for the [REDACTED] CRT account, which contains your full name along with [REDACTED]

After our extensive investigation, we have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. This letter provides precautionary measures you can take to protect your personal information including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of personal information.

If you have any further questions regarding this incident, please call [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Berkshire Taconic Community Foundation

– OTHER IMPORTANT INFORMATION –

1. **Placing a Fraud Alert on Your Credit File.**

We recommend that you place an initial 1-year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105788
Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013

<https://www.experian.com/fraud/center.html>

(888) 397-3742

TransUnion LLC

P.O. Box 6790
Fullerton, PA 92834-6790

<https://www.transunion.com/fraud-alerts>

(800) 680-7289

2. **Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing or by mail, to all three nationwide credit reporting companies. To find out more about how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

1-800-349-9960

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

<http://experian.com/freeze>

1-888-397-3742

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016

<https://www.transunion.com/credit-freeze>

1-888-909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit monitoring company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

3. **Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. 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 incorrect information, contact the credit reporting company.

4. **Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue,

NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.