

June 21, 2022

We are writing to notify you that a breach of security of your personal information occurred on Saturday June 18, 2022. This was a targeted on-line cybersecurity breach of Opportunity Works, Inc. information.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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. You may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any request you make for new loans, credit mortgages, employment, housing, or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

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

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

1-800-349-9960

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

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

1-888-397-3742

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

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

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

In order to request a security 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 drivers 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, investigation report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you place the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for request made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

***(Credit Monitoring: Entities must provide affected consumers at least 18 months (at least 42 months if the entity is a consumer reporting agency) of free credit monitoring services if the information involved in the incident includes social security numbers. If you are providing credit monitoring services for affected Massachusetts residents, please include in this notice all information needed for the consumer to enroll.)***

Other things you may consider assisting in your efforts to minimize the impact of this breach.

- File a police report with his or her local police department (Of note, this is part of the MGL 93H [the Massachusetts data security law] law). Once the report is received, the police department creates a record, which the individual or employer can use to report to the Office of Consumer Affairs and Business Regulation.
- If possible, file state and local taxes to prevent fraudulent tax filings and consider filing IRS Form.
- Notify banks, credit cards, health insurance and other locations where personal identifiable information resides. You may want additional credit monitoring services. **Pull and review your Credit Reports ([www.annualcreditreport.com](http://www.annualcreditreport.com)) on a regular basis.** You can also call [\(877\) 322-8228](tel:8773228228).
- Remember we do have Identity Theft Insurance through Pre-Paid Legal Service, Inc. Contact Julie Gershon for information at 978-658-4235 or email at [Gershons3J@cs.com](mailto:Gershons3J@cs.com)

Please feel free to contact me with any questions.

Sincerely,

Karen Nicholas  
Director of Human Resources