

Bethany Christian Services  
Return Mail to IDX  
10300 SW Greenburg Rd. Suite 570  
Portland, OR 97223

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]

December 15, 2022

Dear [REDACTED]:

We are writing with important information regarding a recent data security incident that involved some of your information. The privacy and security of the personal information we maintain is of the utmost importance Bethany Christian Services. We want to provide you with information about the incident and let you know that we continue to take significant measures to protect your information.

Upon learning of this issue, which occurred on or around June 30, 2022, we contained the threat by disabling all unauthorized access to the system and immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents to analyze the extent of any compromise of the information on our network. After an extensive forensic investigation and manual document review, we discovered on September 29, 2022 that the email accounts that were accessed contained your name and [REDACTED]

**We have no evidence that this incident involved any use of information for identity theft or financial fraud.** Under Massachusetts law, you have the right to obtain any police report filed regarding this incident. If you or the above-named individual are the victim of identity theft, you also have the right to file a police report and get the report. Further, you have the right to obtain a security freeze free of charge. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found in the "Other Important Information" included with this letter.

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 your personal information.

Please call [REDACTED] for any additional questions you may have. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time.

Sincerely,

Bethany Christian Services  
901 Eastern Ave NE, Grand Rapids, Michigan  
[REDACTED]



– OTHER IMPORTANT INFORMATION –

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

We recommend that you place an initial one (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 105069  
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 2000  
Chester, PA 19016-2000

<https://www.transunion.com/credit-freeze>  
(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 contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

***Equifax Security Freeze***

P.O. Box 105788  
Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(800) 349-9960

***Experian Security Freeze***

P.O. Box 9554  
Allen, TX 75013

<http://experian.com/freeze>  
(888) 397-3742

***TransUnion Security Freeze***

P.O. Box 160  
Woodlyn, PA 19094

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

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**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](http://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 your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

**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. *Further, you have the right to obtain a security freeze free of charge. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found in the "Other Important Information" included with this letter.*