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**Olin College**  
of Engineering

[Date]

[Insert Recipient's Name]  
[Insert Address]  
[Insert City, State, Zip]

***RE: Important Security Notification***  
***Please read this entire letter.***

Dear [First Name]:

### **Notice of Data Breach**

We are contacting you regarding a data security incident that occurred in late April 2022 at Olin College of Engineering (“Olin College”) that may have affected some of your personal information.

### **What Happened**

In late April, over a two-day span, a third party gained unauthorized access to an Olin College employee’s e-mail account.

We have reason to believe your personal information may have been accessed during this incident.

Upon learning of the issue, Olin College took immediate steps to identify who may have been affected by this incident. Olin College also immediately notified its cyber insurance carrier to help remediate and fortify its IT systems to prevent a similar occurrence from happening again. Olin College collaborated and cooperated with breach counsel and forensic vendors to investigate the root cause of the incident, secure its systems, and, importantly, identify any sensitive or personal information that may have been compromised as a result.

### **What Information Was Involved**

This incident involved your [unique PII/PHI]. This personal information may have been potentially exposed to others.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Olin College takes its obligations to protect sensitive data very seriously and will continue to safeguard against an incident like this in the future.

### What We Are Doing

Please be assured that we have taken every step necessary to address the incident, including notifying state and federal regulatory bodies as required by law. We take seriously our obligation to safeguard the information we receive. Once the incident was discovered, we quickly took action to minimize risks, including securing the compromised e-mail account and initiating an investigation into the unauthorized access. We remain vigilant, reporting any suspected phishing e-mails, and will continue to screen e-mails carefully to avoid a similar incident in the future.

### What You Can Do

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for [##] months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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).

Please note that Identity Restoration is available to you for [##] months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [##]-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** [Enrollment End Date] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [Enrollment URL]
- Provide your **activation code**: [Activation Code]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [Experian TFN] by [Enrollment End Date]. Be prepared to provide engagement number [B#####] as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR [##]-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **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.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please review the enclosed *Information about Identity Theft Protection* for additional information on how to protect against identity theft and fraud. You may also take advantage of the complimentary identity protection services being offered.

### **Information about Identity Theft Protection**

#### **Monitor Your Accounts**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax®**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion®**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

**For Massachusetts residents:** You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html).

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

**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226, [www.ncdoj.gov](http://www.ncdoj.gov).

**For District of Columbia (D.C.) residents:** You may contact the D.C. Office of the Attorney General, 441 4<sup>th</sup> Street NW, Suite 1100 South, Washington, DC 20001, 1-202-727-3400, <http://www.oag.dc.gov>.

#### **Reporting identity theft and obtaining a police report**

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Massachusetts residents:** You have the right to obtain a police report if you are a victim of identity theft.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-800-685-1111	1-888-397-3742	1-888-909-8872
<a href="http://www.equifax.com/personal/credit-report-services">www.equifax.com/personal/ credit-report-services</a>	<a href="http://www.experian.com/freeze/center.html">www.experian.com/ freeze/center.html</a>	<a href="http://www.transunion.com/credit-freeze">www.transunion.com/ credit-freeze</a>

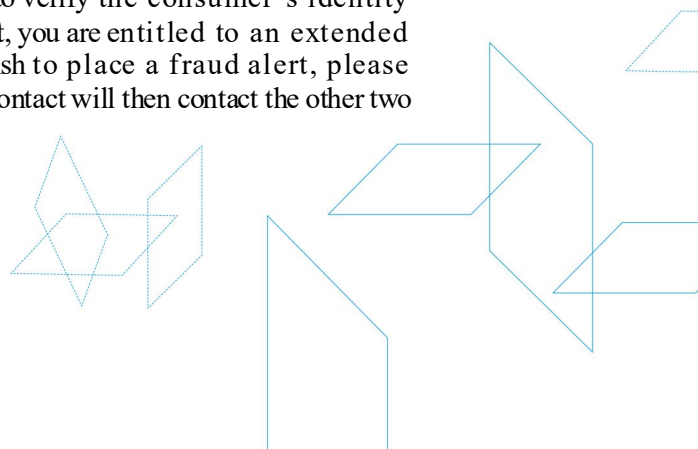
You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

### **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.



**Equifax**  
 P.O. Box 105788  
 Atlanta, GA 30348-5788  
 1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
 P.O. Box 9554  
 Allen, TX 75013-9554  
 1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**  
 P.O. Box 2000  
 Chester, PA 19016-2000  
 1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Free Credit Report.** It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

### **Monitor Your Personal Health Information**

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

### **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
 600 Pennsylvania Avenue, NW  
 Washington, DC 20580  
 1-877-ID-THEFT (1-877-438-4338)  
 TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

### **For More Information**

Again, we sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call **[Experian TFN]** toll-

free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [B#####].

Should you have questions or concerns regarding this matter, please do not hesitate to contact me at the e-mail address shown below.

Sincerely,



Rick Osterberg  
Chief Information Officer, Olin College of Engineering  
E-mail: rosterberg@olin.edu

*\*Offline members will be eligible to call for additional reports quarterly after enrolling.*

*\*\*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.*

