



Our Daily Bread
Ministries®
3000 Kraft Ave SE
Grand Rapids, MI 49512

***IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY***

Dear [REDACTED]

For 85 years, Our Daily Bread Ministries' mission has been to make the life-changing wisdom of the Bible understandable and accessible to all. Thank you for coming alongside us in that mission. The privacy and security of the personal information we maintain is of the utmost importance to Our Daily Bread Ministries. We are writing to you today with important information regarding a recent data security incident that may have involved some of your information. We wanted to make you aware of this incident and assure you that significant measures are being taken to protect your personal information.

What Happened?

We learned that an unauthorized third-party may have accessed and/or acquired a limited amount of personal information during the period of November 18th through December 29th, 2022.

What We Are Doing.

Upon learning of an issue, we immediately commenced a prompt and thorough investigation, which included working very closely with external data privacy professionals experienced in handling these types of incidents. On or around January 4, 2023, our extensive investigation led us to believe that the third-party may have accessed and/or acquired some of your personal information. Our forensic investigation is now complete.

What Information Was Involved?

During the incident, the third party may have accessed and/or acquired your name, address, email, telephone number, and credit card information. As we do not collect your Social Security number or other personal information than listed here, that information was **not** accessed or acquired.

What You Can Do.

Out of an abundance of caution, we wanted to make you aware of the incident. This letter provides precautionary measures you can take to protect your personal information, including canceling and replacing the credit or debit card used with us, placing a fraud alert and/or security freeze on your credit files, and/or 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.

For More Information.

Please accept our apologies for any inconvenience that this incident has caused. We remain fully committed to maintaining the privacy of personal information in our possession and have taken multiple additional precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information. Your partnership with us is critical to the ministry work we do. Thank you for your prayers and working with us through this unfortunate attack on the ministry.

If you have any further questions regarding this incident, please contact us at [REDACTED] or via email at [REDACTED]

Sincerely,

Our Daily Bread Ministries
3000 Kraft Ave SE
Grand Rapids, MI 49512

– 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 30348-5069
[https://www.equifax.com/
personal/credit-report-services/
credit-fraud-alerts/](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](https://www.experian.com/fraud/center.html)
(888) 397-3742

TransUnion

Fraud Victim Assistance
Department
P.O. Box 2000
Chester, PA 19016-2000
[https://www.transunion.com/
fraud-alerts](https://www.transunion.com/fraud-alerts)
(800) 680-7289

2. **Consider 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 30348-5788
[https://www.equifax.com/
personal/credit-report-services/
credit-freeze/](https://www.equifax.com/personal/credit-report-services/credit-freeze/)
(888)-298-0045

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](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.

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 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.