

COARC
Mail Handling Services
777 E Park Dr
Harrisburg, PA 17111



[REDACTED]
[REDACTED]
[REDACTED] A-11

April 26, 2023

Dear [REDACTED]:

I am writing to inform you that we, NYSARC Columbia County Chapter (“COARC”) recently experienced a data security incident (“Incident”), which potentially involved your personal information (“Information”). This letter provides you with information about this Incident, the extent of the Incident, and if you have any concerns, information on where to direct your questions. Additionally, although we are unaware of any misuse of your Information, as a precaution we also provide steps you can take to protect your Information.

What Happened?

On July 19, 2022, COARC experienced a ransomware incident that impacted a limited number of our devices and systems. We immediately launched an investigation and retained leading cybersecurity and privacy professionals to assist us in identifying the scope of the incident and resuming business. We have since been working to fully understand the scope of the unauthorized activity and determine what data was impacted. Our investigation has concluded and determined limited information was potentially affected as a result of the Incident. Our investigation determined that for a brief amount of time in July, an unauthorized actor obtained access to our systems, seemingly for the sole purpose of encrypting certain data with ransomware. While COARC is unaware of any misuse of your information, we are providing this notification out of an abundance of caution.

What Information Was Involved?

We determined the following data related to your information was present: [REDACTED].

What We Are Doing.

Upon becoming aware of the Incident, we immediately implemented measures to further improve the security of our systems and practices and notified law enforcement. We worked with a leading privacy and security firm to aid in our investigation and response, and we are reporting this Incident to relevant government agencies.

As an added precaution, we have arranged for Experian to provide you with [REDACTED] months of free credit monitoring and related services. To enroll, please visit [REDACTED] or call [REDACTED]. Your enrollment code is [REDACTED] and your engagement number is [REDACTED]. To receive these services, please be sure to enroll by [REDACTED].

What Can You Do?

It is always recommended that you regularly review account statements and report any suspicious activity to financial institutions. Please also review the enclosed “Additional Resources” section included with this letter, which outlines other resources you can utilize to protect your Information.

For More Information.

If you have any questions about the Incident, please call [REDACTED] Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern (excluding some U.S. national holidays).

Sincerely,



Chief Executive Officer

ADDITIONAL RESOURCES

Contact information for the three nationwide credit reporting agencies:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19022, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. 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 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) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Complimentary Experian IdentityWorks Credit Monitoring. Once you enroll in Experian IdentityWorks, you can contact Experian immediately regarding any fraud issues, and have access to the following features:

- 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, Equifax and Transunion files 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.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You may obtain a security freeze on your credit report, free of charge, to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may also submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report, free of charge, or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible and display your name, current mailing address, and the date of issue.

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