

June 2, 2023

«First\_Name» «Last\_Name»
«Banner\_mailing\_address\_»
«Banner\_City», «Banner\_State» «Banner\_Zip»

## **Re: Unauthorized Release of Personal Information**

Dear «First\_Name»,

I am writing to notify you that on May 24, 2023, information of yours was accidentally disclosed to an outside agency that was not authorized to view your personal information. A copy of your W9 form was shared with an outside agency, and while this agency is authorized to view some student W9 forms they are not authorized to view your W9 form. The agency has confirmed in writing that they have deleted your information from their records. Information that could have been viewed by this agency included your name, address, and social security number. No other information was shared.

Presently, the College is reviewing all policies and procedures relating to its collection and storage of personal information and will retrain employees to ensure that a similar unauthorized release does not occur in the future. Although the College has no indication at this time that your personal information has been used for fraudulent purposes, in an abundance of caution, the College advises as follows.

The unauthorized disclosure of student record information may result in a violation of the Family Educational Rights and Privacy Act ("FERPA"). This federal law prohibits the release of certain student record information without a student's prior written consent. Furthermore, in light of the unauthorized disclosure of your personal information, the College is obligated to notify you of this incident in accordance with Massachusetts General Laws, Chapter 93H. Under Chapter 93H, when an agency of the Commonwealth knows or has reason to know of a breach of security, or that the personal information of a resident was acquired or used by an unauthorized person or for an unauthorized purpose, the agency is required to provide notice of the breach to all affected state residents. Notice of this breach has also been provided to the Massachusetts Attorney General and the Director of Consumer Affairs and Business Regulation in accordance with the law. Chapter 93H also requires the College to notify you that you have the right to obtain any police or security report filed in regard to this incident and if you are the victim of identity theft, you also have the right to file a police report.

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Further, the unauthorized use of your personal information could have a negative effect on your credit report(s). Massachusetts law also allows consumers to place a security freeze on their credit report(s). 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 requests you make for new loans, credit mortgages, employment, housing or other services. In accordance with federal law, a consumer reporting agency shall not charge a fee to any consumer who elects to place, lift or remove a security freeze from a consumer report. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com), by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348

Experian Security Freeze P.O. Box 9554 Allen, TX 75013

Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information:

- 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, provide the addresses where you have lived over the prior five years;
- 5. Proof of current address such as a current utility bill or telephone bill;
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

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8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To permanently remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include 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 three business days after receiving your request to and the PIN number or password provided to you when you placed the security freeze.

Massasoit Community College has retained **NortonLifeLock** to provide 18 months of complimentary **LifeLock Standard™** identity theft protection.

## To activate your membership online and get protection at no cost to you:

- 1. You will need the following **Promo Code: MCC2305** and **Member ID: «MEMBER\_ID»** which have been assigned specifically to you, for one-time use.
- 2. To begin, please navigate to the following URL: «ENROLLMENT\_LINK\_URL»
- 3. Enter the **Member ID** from above and click Apply.
- 4. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL* <u>directions</u> in this email).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180.

## You will have until August 31, 2023 to enroll in this service.

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Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Standard<sup>™</sup> membership includes:

- ✓ LifeLock Identity Alert<sup>™</sup> System<sup>†</sup>
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring\*\*
- ✓ LifeLock Privacy Monitor™
- ✓ Lost Wallet Protection
- ✓ Stolen Funds Reimbursement up to \$25,000<sup>™</sup>
- ✓ Personal Expense Compensation up to \$25,000 +++
- ✓ Coverage for Lawyers and Experts up to \$1 million<sup>#†</sup>
- ✓ U.S.-Based Identity Restoration Team
- ✓ One-Bureau Credit Monitoring<sup>1\*\*</sup>
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ USPS Address Change Verification

<sup>1</sup> If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable. Successfully until the verification process is successfully completed and until then you will only receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Experian and TransUnion will take several days to begin after your successful plan enrollment. No one can prevent all identity theft or cybercrime. <sup>+</sup> LifeLock does not monitor all transactions at all businesses.

\*\* These features are not enabled upon enrollment. Member must take action to get their protection.

<sup>+++</sup> Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Standard. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

A copy of this message has also been sent to you by postal mail. If you have any questions, please do not hesitate to contact me at <u>wmorrison@massasoit.mass.edu</u> or (508)-588-9100 x1155.

Sincerely,

William Morrison

William Morrison, CIO Massasoit Community College

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