

  
YMCA OF  
GREATER HARTFORD  
Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

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SAMPLE A. SAMPLE - MA

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ANYTOWN, US 12345-6789



September 26, 2023

Dear Sample A. Sample:

The YMCA of Greater Hartford takes the security and privacy of its current and former employees' information seriously. As part of that commitment, we are notifying you of a recent data security incident that could have affected your personal information. Please read this letter carefully.

As an added precaution, we are offering a complimentary twenty-four (24) months of access to Experian IdentityWorks<sup>SM</sup>. An Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of suspected fraud, from any source, 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 24 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 24-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** December 31, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:  
<https://www.experianidworks.com/credit>
- Provide your **activation code**: **ABCDEFGHI**

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 [REDACTED] by December 31, 2023. Please be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

Massachusetts law also requires us to inform you of your right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may place a security freeze on your credit report. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can apply a free freeze for your children who are under 16. If you are someone's guardian, conservator or have a valid power of attorney, you can obtain a free freeze for that person, too.

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. To place a security freeze, contact the nationwide credit reporting agencies listed below by phone or online:

<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 19022
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, your:

- 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; and
- 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.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If your request it by mail, the bureau must lift the freeze no later than three business days after getting your request. If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

In addition, you can place a fraud alert on your credit file by contacting one or more of the three national credit reporting agencies listed above. The difference between a credit freeze and a fraud alert is that a credit freeze locks down your credit, while a fraud alert allows creditors to get a copy of your credit report

as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request. Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

The YMCA of Greater Hartford is very sorry for any concern or inconvenience this incident has caused or may cause you. We remain committed to protecting the information entrusted in our care. If you have any other questions or would like an alternative to enrolling online, you may call [REDACTED], toll-free Monday through Friday, 9 am - 11 pm ET and Saturday through Sunday, 11 am - 8 pm ET. Please be prepared to provide your engagement number [REDACTED] when you call.

Sincerely,

*Harold Sparrow*

Harold Sparrow  
CEO/President

## ADDITIONAL DETAILS REGARDING YOUR 24-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.

\* 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.