




P.O. Box 989728  
West Sacramento, CA 95798-9728




[Redacted address information]

Enrollment Code: [Redacted]

To Enroll, Scan the QR Code Below:





Or Visit: [Redacted]

December 5, 2023

**IMPORTANT INFORMATION  
PLEASE REVIEW CAREFULLY**

Dear [Redacted]:

We are writing with important information regarding a recent data security incident. The privacy and security of the personal information we maintain is of the utmost importance to Jersey College. We want to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your personal information.

Upon learning of this issue, we commenced a prompt and thorough investigation in consultation with external cybersecurity professionals who regularly investigate and analyze these types of incidents. Based on the comprehensive investigation and manual document review, we determined on November 29, 2023 that an unauthorized party potentially accessed and removed files containing your personal information from our network. Specifically, the impacted files contained your full name and **Social Security Number**.

**We have no evidence of financial fraud or identity theft related to this data.** Out of an abundance of caution, and to protect you from potential misuse of your information, we are offering **complimentary** identity theft protection services through IDX, A ZeroFox Company, the data breach recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. For more information on identity theft prevention and IDX identity protection services including instructions on how to activate your complimentary 24-month membership, please see the additional information provided in this letter. This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements, explanation of benefits statements, and credit reports for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

**If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at 1-██████████.** This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 9 am – 9 pm Eastern Time.

Sincerely,

Jersey College  
546 US Highway 46  
Teterboro, NJ 07608



– OTHER IMPORTANT INFORMATION –

**1. Enrolling in Complimentary Credit Monitoring**

Go to [REDACTED] and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Please note that the enrollment deadline is March 5, 2024. Note: You must have established credit to use the credit monitoring service. If you need assistance, IDX will be able to assist you.

**2. Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary credit monitoring services, 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/>  
(800) 525-6285

***Experian***

P.O. Box 9554  
Allen, TX 75013  
<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>  
(800) 680-7289

**3. 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/>  
(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>  
(888) 909-8872

In order to place the security freeze, you will 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.

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.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

**4. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every twelve (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.

## **5. 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](http://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 this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

**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.