May 17, 2019

Notice of Potential Data Incident

We are writing to inform you of a potential security incident involving certain personal information provided to CARE USA. We are providing this notice as a precaution to inform potentially affected individuals about the incident and to call your attention to some steps you can take to help protect yourself. We sincerely regret any concern this may cause you.

What Happened

CARE USA learned that an outside individual sent emails to certain CARE employees soliciting their login information to our email system. The individual appears to have been able to use this information to gain unauthorized access to the certain employees' mailboxes, which in some cases contained information about a limited number of individuals associated with CARE.

What Information Was Involved

The information stored in the affected mailboxes varies by individual but may include your first and last name, «Types of Information». Based on our investigation, it appears you are one of the individuals whose information was stored in the relevant mailboxes, and therefore, the incident may have affected your information.

What We Are Doing

CARE USA takes the privacy of personal information seriously, and deeply regrets that this potential incident occurred. We promptly took steps to address this matter, including resetting account passwords and engaging an outside cybersecurity and forensic firm to assist us in investigating and remediating the situation. We also engaged a third-party data analysis and document review firm to assist with determining what information may have been contained in the affected mailboxes. We have also notified law enforcement about this matter and are continuing to review and enhance our security measures, including by implementing additional protections to secure access to our email system.

What You Can Do

As a precaution, we want to make you aware of best practices and steps you can take to help protect yourself:
Checking Credit Reports and Financial Accounts. You can carefully check your credit reports for accounts you did not open or for inquiries from creditors you did not initiate. If you see anything you do not understand, call the credit agency immediately. If you find any suspicious activity on your credit reports, call your local police or sheriff's office, and file a police report for identity theft and get a copy of it. You may need to give copies of the police report to creditors to clear up your records. You may also want to consider contacting your state's attorney general and/or the Federal Trade Commission ("FTC") if you see anything you do not recognize on your credit reports. You can also review your financial account statements to determine if there are any discrepancies or unusual activity listed. If you see anything you do not understand, call the financial institution immediately.

Consulting the Identity Theft Protection Guide. Finally, please review the "Information about Identity Theft Protection" reference guide attached to this letter, which describes additional steps that you may wish to take to help protect yourself, including recommendations by the FTC regarding identity theft protection and details on placing a fraud alert or a security freeze on your credit file.

For More Information

For more information about this incident, or if you have additional questions or concerns, you may contact Rebecca Penar at +1 404-979-9109 or Rebecca.Penar@care.org. Again, we sincerely regret any concern this incident may cause you.

Sincerely,

Sarah Taylor Peace
Chief Revenue Officer
INFORMATION ABOUT IDENTITY THEFT PROTECTION

Review Accounts and Credit Reports: You can regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed at the bottom of this page.

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state’s attorney general, and/or the Federal Trade Commission (“FTC”). You may contact the FTC or your state’s regulatory authority to obtain additional information about protection from and avoidance of identity theft: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.


Security Freezes and Fraud Alerts: You have a right to place a security freeze on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements. Please contact the three major credit reporting companies as specified below to find out more information about placing a security freeze on your credit report.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the addresses or toll-free numbers listed at the bottom of this page.

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed in this Information About Identity Theft Protection Guide.

Additional Information for Massachusetts Residents: Massachusetts law gives you the right to place a security freeze on your consumer reports. By law, you have a right to obtain a police report relating to this incident, and if you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may request that a freeze be placed on your credit report by sending a request to a credit reporting agency by certified mail, overnight mail or regular stamped mail to the address below. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse’s credit report): full name, with middle initial and any suffixes; Social Security number, date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver’s license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

National Credit Reporting Agencies' Contact Information

Equifax (www.equifax.com)

**General Contact:**
P.O. Box 740241
Atlanta, GA 30374
800-888-1111

**Fraud Alerts:**
P.O. Box 740256, Atlanta, GA 30374

**Credit Freezes:**
P.O. Box 105788, Atlanta, GA 30348

Experian (www.experian.com)

**General Contact:**
P.O. Box 2002
Allen, TX 75013
888-397-3742

**Fraud Alerts and Security Freezes:**
P.O. Box 9554, Allen, TX 75013

TransUnion (www.transunion.com)

**General Contact, Fraud Alerts and Security Freezes:**
P.O. Box 2000
Chester, PA 19022
888-909-8872