

March 17, 2020

[NAME]  
[ADDRESS]

Dear [NAME]:

We write to inform you of a recent incident that may have involved some of your personal information.

### What Happened

On February 19, 2020, we became aware that an employee email account was compromised by a phishing attack earlier that day. Our investigation revealed that the email account contained personal information regarding a limited number of individuals, including you. Although we have no evidence that your information has been or will be misused, out of an abundance of caution, we nevertheless wanted to inform you about this unfortunate incident and to identify steps you may take to help protect yourself.

### What Information was Involved

Based on our investigation, we determined that the personal information involved may have included your [DESCRIPTION OF PERSONAL INFORMATION INVOLVED].

### What We Are Doing

Upon discovering the compromised email account, we immediately began an investigation, disabled the unauthorized access, blocked further sign-ins, and reset passwords. We also retrained the employee about identifying and preventing phishing attacks and are reviewing our policies and procedures. As an additional safeguard, we have retained **Experian to provide credit protection services for up to two years at no cost to you.** Additional details are at the end of this letter.

### What You Can Do

No action is required on your part. Credit restoration services automatically start on the date of this notice and can be used at any time during the next two years. You also have the option to sign up for additional free credit monitoring services and identity theft insurance if you choose. More information about these services is in Attachment A. We have also included a Reference Guide in Attachment B that suggests other steps you may take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

Regardless of whether you take advantage of the services being offered, we recommend that you continue to remain vigilant by checking your credit reports periodically. If you detect any fraudulent or unusual activity, please contact your financial institution or law enforcement immediately.

### For More Information

We are available to answer any questions you have at 1-703-841-4111 or [michelle.beistle@tnc.org](mailto:michelle.beistle@tnc.org).

Protecting your information is incredibly important to us. We are taking additional steps to strengthen further our ability to prevent this type of incident from happening in the future. Thank you for your understanding as we work to serve you better.

Sincerely,

Michelle Beistle  
Chief Ethics, Compliance and Privacy Officer

## **ATTACHMENT A – INFORMATION ABOUT CREDIT PROTECTION SERVICES**

The Terms and Conditions of this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **THIS OFFER INCLUDES TWO (2) SERVICES PROVIDED BY EXPERIAN:**

- (1) Experian Identity Restoration Assistance: This service is immediately available to you without any further action; and
- (2) Experian IdentityWorks<sup>SM</sup>: Experian will make this service available to you *only if* you enroll by following the instructions below.

### **IDENTITY RESTORATION ASSISTANCE:**

Identity Restoration assistance is immediately available to you without any further action. This service is available to provide you step-by-step instructions to repair and restore your identity if it is compromised. An assigned, restoration specialist will also be available to offer advice, detailed instructions, and follow-up assistance when restoring your identity.

To access this service at any time during your complementary two (2) year membership, please call (877) 890-9332 and a specialist will assist you.

### **EXPERIAN IDENTITYWORKS<sup>SM</sup>:**

You may also activate the fraud detection tools available through Experian IdentityWorks<sup>SM</sup> as part of your complimentary two (2) year membership, including:

- **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.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>\*\*</sup>:** 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.

To start monitoring your personal information through Experian IdentityWorks<sup>SM</sup>, please follow the steps below. A credit card is **not** required for enrollment:

- Ensure that you **enroll by: June 30, 2020. Your code will not work after this date.**
- **Visit** the Experian IdentityWorks<sup>SM</sup> website to enroll: <http://www.experianidworks.com/credit>
- Provide your **activation code:** [INSERT CODE]

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<sup>SM</sup> online, please contact Experian's customer care team at (877) 890-9332 by June 30, 2020. Be prepared to provide engagement number [INSERT #] as proof of eligibility for the identity restoration services by Experian.

## **ATTACHMENT B - INFORMATION ABOUT IDENTITY THEFT PREVENTION**

We recommend that you 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](http://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](http://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 below.

**Equifax**, P.O. Box 105139, Atlanta, Georgia 30374-0241, 1-800-525-6285, [www.equifax.com](http://www.equifax.com)

**Experian**, P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, [www.experian.com](http://www.experian.com)

**TransUnion**, P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800, [www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and 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 avoiding identity theft.

**Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed above.

**Credit Freezes:** You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax, P.O. Box 105788, Atlanta, GA 30348, <https://www.equifax.com/personal/credit-report-services>

Experian, P.O. Box 9554, Allen, TX 75013, <https://www.experian.com/freeze/center.html>

TransUnion, LLC, P.O. Box 2000, Chester, PA, 19022-2000, <https://www.transunion.com/credit-freeze>

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

### Additional State-Specific Resources

Your state Attorney General may also have advice on preventing identity theft and you should report instances of known or suspected identity theft to law enforcement, your State Attorney General, or the FTC.

**Maryland Residents:** The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, MD 21202; (888) 743-0023; or <http://www.oag.state.md.us>.

**North Carolina Residents:** The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; (919) 716-6400; or <http://www.ncdoj.gov>.

**Iowa Residents:** The Attorney General can be contacted at 1305 E. Walnut St. Des Moines, IA 50319; (515) 281-5164; or <https://www.iowaattorneygeneral.gov/>.

**Oregon Residents:** The Attorney General can be contacted at 1162 Court St. NE Salem, OR 97301-4096; (877) 877-9392; or <https://www.doj.state.or.us/>.

**Rhode Island Residents:** The Attorney General can be contacted at 4 Howard Avenue Cranston, RI 02920; (401) 274-4400; or <http://www.riag.ri.gov/index.php>.