

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>> <<Date>>

Dear <<Name 1>>,

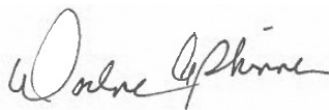
Sinai Hospital of Baltimore (“Sinai”) takes the privacy and confidentiality of your information very seriously, and so do the vendors we engage. We write to advise you of an incident that affected one of our vendors, M&T Bank (“M&T”), that may have involved some of your information. This notice explains the incident, measures we have taken, and steps you can take in response.

M&T manages our accounts receivable services for payment information. M&T notified us that an unknown individual fraudulently obtained copies of some documents related to patient accounts between December 17, 2019 and April 30, 2020. M&T Bank advised us that it immediately took steps to implement additional security precautions on the Sinai accounts. We then began a comprehensive review of the documents the unauthorized individual had access to and on June 25, 2020, determined the information in the documents may have included your name, address, Social Security number, and health insurance information.

Sinai and M&T are unaware of any misuse of your information. However, in an abundance of caution, we are offering you a complimentary one-year membership of Experian’s® IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, as well as information on additional steps you can take, please see the information provided in the pages that follow this letter.

We apologize for any concern or inconvenience this incident may cause you. To help prevent something like this from happening again, M&T has advised Sinai that it has implemented additional security measures for account access and has provided additional training to account servicing personnel. Should you have any questions, please call 1-855-907-2107, 9:00 a.m. to 9:00 p.m. ET, Monday through Friday.

Sincerely,



Darlene Skinner, R.N., MSN, JD, CPHRM
Privacy Officer

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: <<Enrollment Code>>

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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, Equifax and TransUnion files for indicators of 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.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, P.O. Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, P.O. Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, P.O. Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts 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 one year. 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.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, P.O. Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, P.O. Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, P.O. Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with 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.

How do I lift a freeze? 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 the request is made by mail, then 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.

Additional information for residents of the following states:

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us.

Sinai Hospital of Baltimore's address is 2401 W. Belvedere Avenue, Baltimore, MD 21215-5271. The mail phone number for Sinai Hospital of Baltimore is 410-601-9000.

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- 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.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

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P.O. Box 6336
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<<Mail ID>>
Parent or Guardian of
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear Parent or Guardian of <<Name 1>>,

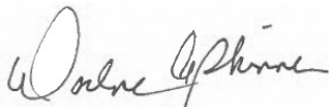
Sinai Hospital of Baltimore (“Sinai”) takes the privacy and confidentiality of your child’s information very seriously, and so do the vendors we engage. We write to advise you of an incident that affected one of our vendors, M&T Bank (“M&T”), that may have involved some of your child’s information. This notice explains the incident, measures we have taken, and steps you can take in response.

M&T manages our accounts receivable services for payment information. On April 30, 2020, M&T notified us that an unknown individual fraudulently obtained copies of some documents related to patient accounts between December 17, 2019 and April 30, 2020. M&T Bank advised us that it immediately took steps to implement additional security precautions on the Sinai accounts. We then began a comprehensive review of the documents the unauthorized individual had access to and determined the information in the documents may have included your child’s name, address, Social Security number, health insurance information, hospital account number, and clinical information about care your child received at Sinai, including your child’s provider names and information regarding your child’s diagnosis, medications, and treatment.

Sinai and M&T are unaware of any misuse of your child’s information. However, in an abundance of caution, we are offering your child a complimentary one-year membership in Experian’s® IdentityWorksSM Credit 3B. This product helps detect possible misuse of your child’s personal information and provides your child with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free and enrolling in this program will not hurt your child’s credit. For more information on IdentityWorks Credit 3B, including instructions on how to activate your child’s complimentary membership, as well as some additional steps you can take to help protect your child, please see the additional information provided with this letter.

We apologize for any concern or inconvenience this incident may cause you. To help prevent something like this from happening again, M&T has advised Sinai that it has implemented additional security measures for account access and has provided additional training to account servicing personnel. Should you have any questions, please call 1-855-907-2107, 9:00 a.m. to 9:00 p.m. ET, Monday through Friday.

Sincerely,



Darlene Skinner, R.N., MSN, JD, CPHRM
Privacy Officer

To help protect your minor's identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Minor Plus product. This product monitors for the creation of a credit file in your minor's name, and includes internet surveillance and identity theft insurance at no cost.

Activate Experian IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: <<Enrollment Deadline>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/minorplus>
3. PROVIDE the **Activation Code**: <<Enrollment Code>> and the parent's/guardian's information
4. PROVIDE your minor's information when prompted

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number <<Engagement Number>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING THE 12-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARETM:** Receive the same high level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your minor's membership today at <https://www.experianidworks.com/minorplus>
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your child's account statements and free credit reports for any unauthorized activity. Parents or guardians may request a copy of their child's or ward's credit information by contacting the three credit reporting bureaus. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, P.O. Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, P.O. Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, P.O. Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe your child is the victim of identity theft or have reason to believe your child's personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your child's records. Contact information for the Federal Trade Commission is as follows:

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

If your child is a resident of Maryland, you may contact and obtain information from the state attorney general at:

- *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

Fraud Alerts: There are two types of fraud alerts you can place on your child's credit report to put your child's creditors on notice that your child 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 child's credit report if you suspect your child has been, or is about to be, a victim of identity theft. An initial fraud alert stays on your child's credit report for one year. You may have an extended alert placed on your child's credit report if your child has already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your child's credit report for seven years. You can place a fraud alert on your child's credit report by contacting any of the three national credit reporting agencies.

Credit Freezes: You have the right to put a credit freeze, also known as a security freeze, on your child's credit file, free of charge, so that no new credit can be opened in your child's name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your child's credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your child's credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your child's ability to obtain credit. There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your child's credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, P.O. Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, P.O. Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, P.O. Box 105788, Atlanta, GA 30348, www.equifax.com

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

1. Your child's full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Your child's Social Security number;
3. Your child's date of birth;
4. If you have moved in the past five years, provide the addresses where your child has 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.); and
7. If your child is a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one business day after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to place a security freeze on your child's credit report. The credit bureaus must also send written confirmation to you within five business days and provide you with a unique personal identification number ("PIN") or password or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your child's credit report, or to lift a security freeze for a specified period of time, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to the credit reporting agencies and include proper identification (your child's 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 identity of those entities or individuals you would like to receive your child's credit report or the specific period of time you want the credit report available. The credit reporting agencies have one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must submit a request through a toll-free telephone number, a secure electronic means maintained by a credit reporting agency, or by sending a written request via regular, certified, or overnight mail to each of the three credit bureaus and include proper identification (your child's 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 one hour after receiving your request by toll-free telephone or secure electronic means, or three business days after receiving your request by mail, to remove the security freeze.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- 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.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.