

June 16, 2016

[Recipient Name]

[Street Address]

[City, State Zip Code]

RE: Notice of Data Security Incident

Dear [Recipient Name]:

You are receiving this letter as part of Southcentral Foundation's (SCF) commitment to privacy. SCF takes privacy very seriously and wants to ensure that you are made fully aware of a privacy and security issue regarding your personal information.

**What Happened?** SCF used an outside vendor, Greenshades, to provide services including preparation and online distribution of our employee IRS Form W-2. After receiving reports from some employees of fraudulent tax filings in their names, we shut down user access to the information on Greenshades' systems. We also began an investigation to determine whether any SCF employee information was accessed by an unauthorized individual.

Our investigation into whether any SCF information was subject to unauthorized access on Greenshades' systems is ongoing. To date, Greenshades has stated that employee information on their systems has been accessed only by use of legitimate login credentials, which until March 14, 2016, consisted of your last name and Social Security number. However, there are indications that some of that access may have been made by unauthorized individuals.

Based on our internal investigation, SCF leadership has determined that all employees whose W-2 data may have been accessed from an IP address not directly linked to SCF or ANMC should be individually contacted and notified.

**What Information Was Involved?** If you are a current, former or retired employee who received a 2015 IRS Form W-2 from SCF, this incident may affect the security of information contained on your IRS Form W-2, which includes employee name, Social Security number, wage information and withholding information.

**What We Are Doing.** We are working diligently to protect the privacy of employees. This issue continues to be investigated to ensure systems are in place to secure employees' information. To date, there is no indication that any unauthorized access to employee information has taken place within SCF's systems. A thorough forensic examination is being conducted by an outside organization. In an abundance of caution, we are providing notice of this incident to all individuals whose information may be at risk as a result of this incident.

Additionally, Greenshades has offered all potentially affected individuals access to one year of credit monitoring and identity theft protection services with AllClear.

**What You Can Do.** Please review the enclosed *Steps You Can Take To Prevent Identity Theft And Fraud*. If you receive a notice from the IRS that indicates someone may have filed a tax return in your name, please notify the IRS immediately by responding to the name and number printed on the notice or letter. You may also wish to contact your tax consultant for additional recommendations. You can also enroll to receive the free credit monitoring and identity restoration services through AllClear.

Please see below and the AllClear services brochure enclosed with this letter for the types of services being made available and how you can receive them:

AllClear SECURE: The team at AllClear ID is ready and standing by if you need identity repair assistance. This service is automatically available to you with no enrollment required. If a problem arises, simply call (855) 904-5749 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear PRO: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use the PRO service, you will need to provide your personal information to AllClear ID. You may sign up online at [enroll.allclearid.com](http://enroll.allclearid.com) or by phone by calling (855) 904-5749 using the following redemption code: {RedemptionCode}.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

**For More Information.** SCF's Board of Directors, management and staff take the privacy and security of employees' information seriously and regret any inconvenience this situation may cause. We are taking steps to prevent an incident like this from happening again. If you have further questions or concerns, you may contact the SCF Corporate Compliance Department at (907) 729-4200 or email [scfcorporatecompliance@scf.cc](mailto:scfcorporatecompliance@scf.cc).

Sincerely,

Denise Morris  
Director of Corporate Compliance

## STEPS YOU CAN TAKE TO PROTECT AGAINST IDENTITY THEFT AND FRAUD

While we continue to investigate, you may take direct action to further protect against possible identity theft or financial loss.

We encourage you to remain vigilant against incidents of identity theft and financial loss by reviewing your account statements, and monitoring your credit reports for suspicious activity. Under U.S. law, everyone is entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit <http://www.annualcreditreport.com/> or call, toll-free, 1-877-322-8228. Individuals may also contact the three major credit bureaus directly to request a free copy of their credit report:

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

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

TransUnion  
P.O. Box 2000  
Chester, PA 19022  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

At no charge, you can also have these credit bureaus place a “fraud alert” on your credit file. A “fraud alert” will tell creditors to take additional steps to verify your identity prior to granting credit in your name; however, because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the credit bureaus verify your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your files. You may use the contact information listed above to contact the major credit bureaus and place a “fraud alert” on your credit report.

You can also place a “security freeze” on your credit file that prohibits a credit reporting agency from releasing any information from your credit report without your written authorization but may delay, interfere with, or prevent the timely approval of any requests for new credit. If you have been a victim of identity theft, and provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge to place, lift or remove a security freeze. In all other cases, a credit agency may charge you a fee to place, temporarily lift, or permanently remove a security freeze. If you incur a cost to place a security freeze, please let us know. You must contact each of the credit reporting agencies separately to place a security freeze on your credit file:

Equifax Security Freeze  
PO Box 105788  
Atlanta, GA 30348  
800-685-1111  
800-349-9960 (NY Residents)  
<http://www.freeze.equifax.com>

Experian Security Freeze  
PO Box 9554  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion LLC  
PO Box 2000  
Chester, PA 19022  
888-909-8862  
[freeze.transunion.com](http://freeze.transunion.com)

You can also contact the IRS at [www.irs.gov/Individuals/Identity-Protection](http://www.irs.gov/Individuals/Identity-Protection) or <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft> for helpful information and guidance on steps you can take to prevent a fraudulent tax return from being filed in your name and what to do if you become the victim of such fraud.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

# YOUR IDENTITY IS PROTECTED.

We take your security seriously and going the extra mile to protect your identity with AllClear Secure.

AllClear Secure is a free service provided by Greenshades that gives you automatic access to identity theft protection. If you want more protection, you may enroll in AllClear Pro, also compliments of Greenshades, which includes credit monitoring.

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## How AllClear Secure Works.



**Automatic protection for 12 months** for all members.



**If your identity is stolen, we'll fix it. Period.** AllClear ID will do the work to recover your financial losses and restore your credit report.



**Protection that goes where you go.** Secure protects you on the internet and everywhere else. No matter where or how identity theft occurs, you are covered.



**All at no cost to you - ever.** Secure is provided by Greenshades.

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## How to use AllClear Secure.

**If you have questions about protecting your identity or if you suspect your identity has been stolen:**

1. Call AllClear ID's award winning customer support team at **1-855-904-5749**.
2. Simply provide your coverage code as proof of coverage. Code: **[TBD]**
3. AllClear ID takes it from there. AllClear ID does all the work to recover your losses and restore your credit.



\*AllClear ID has a 100% success rate in resolving financial identity theft cases covered by U.S. consumer protection laws.

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## How Identity Repair Works

Don't worry if you become the victim of identity theft. Just pick up the phone, call AllClear ID, and one of our trained, award-winning investigators will go to work for you. They won't stop until your case is investigated, your identity is repaired, and everything is back to normal. This service will save you hundreds of hours and potentially thousands of dollars.

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### Your investigator goes to work on your behalf to:

- Complete all necessary documents to initiate the dispute process
  - Initiate disputes on your behalf with all the creditors, credit bureaus, or other affected entities
  - Act as your expert and advocate when navigating the complicated process of identity repair
  - Ensure your financial information is returned to its pre-fraud state
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### Detailed steps the investigator takes include:

1. Contact creditor(s) to initiate dispute and gather details, focusing on any suspect data which can be passed on to law enforcement and included in the FTC affidavit
  2. Request a letter stating you will not be liable once the financial institution's investigation is concluded  
Note: If you have already called creditor(s), the Investigator will request details and ensure proper steps were taken to initiate a dispute
  3. Conduct a proactive search of credit and public record sources to check for other misuse or identity theft  
With your consent, your investigator will review your credit report with you via phone to look for any suspicious recent activity
  4. Initiate disputes for any additional fraud detected
  5. Complete FTC affidavit and provide it to you to file a police report
  6. Assist you in setting up proactive protections to help prevent future attacks, such as fraud and consumer alerts
  7. Throughout the case, your Investigator follows up with you to see if anything is received from creditor(s), continues calling the creditor(s) as needed, until it can be confirmed you have been cleared of liability
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## AllClear Pro with Credit Monitoring

If you want more protection, you may enroll in AllClear Pro, also compliments of Greenshades. This service includes the benefits of Secure and also includes credit monitoring, fast and secure phone alerts, identity theft insurance coverage of \$1 Million, and lost wallet protection.

How Credit Monitoring Works: Monitors credit activity and sends alerts when banks and creditors use your identity to open new accounts, such as new credit cards or loans. The alerts contain detailed information so you can take fast action to protect your identity, and use patented technology that eliminates repetitive alerts common in other products.

### How to Enroll in AllClear Pro:

1. Go to <https://enroll.allclearid.com> and enter the code **TBD**.
2. On the enrollment page, complete the rest of the enrollment process.
3. After enrollment is complete, additional steps are required to activate your phone alerts.