



FOR YOUTH INVESTMENT

Return Mail Processing Center

P.O. Box 6336

Portland, OR 97228-6336

<<Mail ID>>

<<Name1>>

<<Address1>>

<<Address2>>

<<City>><<State>><<Zip>>

<<Date>>

Re: Notice of Data Breach

Dear <<Name 1>>:

I am writing to make you aware of a recent data privacy incident that may affect the security of some of your personal information. We take this incident very seriously and are providing you with information and access to resources so that you can better protect against potential misuse of your personal information, should you feel it is appropriate to do so.

What Happened? On March 27, 2017, we discovered that the Forum for Youth Investment was the victim of a ransomware attack. We immediately launched an investigation, with the assistance of third party forensic investigators, to understand the nature and scope of this event and took steps to remediate our systems. Based on our investigation, it appears the first instance of unauthorized access to the system occurred on or around March 19, 2017. Our investigation has determined this incident was limited to a single office location in Michigan. Based upon the available forensic evidence, to date, the Forum has no direct evidence that any information was exfiltrated from the system affected by this incident.

What Information Was Involved? Our investigation has determined that the information contained on the affected system included your <<data elements list>> and name.

What We Are Doing. The confidentiality, privacy and security of information in our systems is one of our highest priorities. The Forum has measures in place to protect the security of information in our possession. As part of our ongoing commitment to the security of personal information in our care, we are working to implement additional safeguards. Additionally, we have reported this incident to the FBI and will be notifying the relevant state Attorneys General.

As an added precaution, we are offering you access to one year of identity theft protection and credit monitoring services through Equifax at no cost to you. We encourage you to enroll in these services, as we are not able to act on your behalf to do so. More information on the services being offered and information on how to enroll can be found in the enclosed "Steps You Can Take to Protection Your Information."

What You Can Do. Please review the enclosed "Steps You Can Take to Protect Your Information" for additional steps you can take to better protect against the potential misuse of your personal information. You can also enroll to receive the free credit monitoring and identity theft protection services we are offering at no cost to you.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact our dedicated hotline at 888-723-1543.

Again, the Forum takes the privacy and security of the personal information in our care seriously. We sincerely regret any inconvenience or concern this incident has caused you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kris A. Minor'. The signature is stylized and somewhat cursive, with a large 'K' and 'A' being the most prominent features.

Kris A. Minor
Chief Operating Officer

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Credit Monitoring and Identity Theft Restoration. As an added precaution, we are offering you access to one (1) year of identity theft protection and credit monitoring services through Equifax at no cost to you. We encourage you to enroll in these services, as we are not able to act on your behalf to do so. More information on the services being offered and information on how to enroll can be found below:



Activation Code: <<Code>>

About the Equifax ID Patrol identity theft protection product

ID Patrol will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

ID Patrol provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Ability to receive alerts if your Social Security Number or credit card numbers are found on Internet trading sites (available online only)
- Ability to lock and unlock your Equifax Credit Report™ (available online only)
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you*
- 24/7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality† (available online only)

How to Enroll: You can sign up online

To sign up online for **online delivery** go to www.myservices.equifax.com/patrol

1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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. This product is not intended for minors (under 18 years of age).

† The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

You must complete the enrollment process for the Equifax ID Patrol product by **September 10, 2017**. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

Even if you decide not to take advantage of the subscription offer, you may still receive Equifax Identity Restoration in the event that you become victim of identity theft by calling **877-368-4940**, 9:00a.m. to 8:00p.m. Eastern, Monday through Friday, before **June 15, 2018**.

We encourage you to enroll in the credit monitoring services we are offering, at no cost to you, as we are not able to act on your behalf to enroll you in the credit monitoring service.

Monitor Your Accounts.

Credit Reports. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports and explanation of benefits forms for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Fraud Alerts. At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below:

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19106
800-680-7289
www.transunion.com

If you enroll to receive the Equifax services we are offering you, Equifax can assist you in placing a fraud alert. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

Security Freeze. You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver’s license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. Fees vary based on where you live, but commonly range from \$3 to \$15. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.freeze.equifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/

Additional Information. You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be reported to law enforcement, the Federal Trade Commission, and your state Attorney General. This notice has not been delayed as the result of a law enforcement investigation.

For Maryland residents, the Maryland Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us.

For North Carolina residents, the North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov.