

Return to: IDX

10300 SW Greenburg Rd. Suite 570
Portland, OR 97223

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <>XXXXXXXXXX<>

<>First Name<> <>Last Name<>
<>Address1<> <>Address2<>
<>City<>, <>State<> <>Zip<>

November 10, 2021

Dear <>First Name<> <>Last Name<>,

Opportunity Council experienced an incident that may have involved unauthorized access to some of your personal information. This notice explains the incident, measures we have taken, and provides additional steps you may consider taking in response.

What Happened?

We completed an investigation that involved unauthorized access to employee email accounts. Upon learning of the incident on June 22, 2021 we immediately took steps to secure our email environment and began an investigation. A cybersecurity firm was engaged to assist with the investigation. While the investigation determined that an unauthorized person was able to access certain email accounts between February 18, 2021 and June 29, 2021, it was not able to determine which emails or attachments, if any, were viewed. Therefore, we conducted a thorough review of the contents of the affected email accounts to determine the specific individuals whose information was contained within the emails and attachments.

What Information Was Involved?

We are not certain that any of your information was actually accessed or taken. However, we determined that the following information could have been involved: <>variable text<>.

What We Are Doing.

We assure you that we take this incident seriously. While we have no indication that your information was actually viewed by the unauthorized person, or that it was misused, we are offering resources to you to assist with monitoring your identity. To help prevent something like this from happening in the future, we have implemented additional measures to enhance our existing security protocols.

What You Can Do.

We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. As a precaution, we are offering you a complimentary one-year membership in credit monitoring services through IDX. These identity protection services include: one year of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. These services are completely free to you and enrolling in this program will not hurt your credit score. We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6 a.m. to 6 p.m. Pacific Time. Please note the deadline to enroll is February 10, 2022.

For More Information.

We regret any inconvenience or concern that this incident may have caused you. For more information on identity theft protection, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please see the additional information provided in the following pages. If you have any questions, please call 1-800-939-4170, Monday through Friday, 6:00 a.m. to 6:00 p.m. Pacific Time.

Sincerely,



Greg Winter
Executive Director



Recommended Steps to help Protect your Information

Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Telephone. Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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 over the next 12 to 24 months. 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*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO 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**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO 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.

