

Zane State College

Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 21 *****SNGLP

SAMPLE A. SAMPLE - General

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



June 22, 2021

Re: Notice of Security Incident

Dear Sample A. Sample,

Zane State College ("ZSC") is writing to notify you of a recent incident that may impact the security of some of your information. While we are unaware of any actual misuse of your information, we are providing you with notice of the incident, steps we are taking in response, and resources available to help you better protect your information, should you feel it is appropriate to do so.

What Happened? ZSC recently became aware of suspicious activity impacting our computer systems. We immediately commenced an investigation to confirm the nature and scope of the incident. The investigation determined that an unknown actor may have viewed and taken certain information during a period of unauthorized access to our computer systems between March 25 and March 29, 2021. After conducting a thorough review of the potentially impacted computer systems, we determined on or around May 10, 2021 that some of your information may have been included in the potentially impacted computer systems.

What Information Was Involved? The information present in the files that were impacted by the incident may have included your name, address, and Social Security number.

What We Are Doing. ZSC treats its responsibility to safeguard information in our possession as an utmost priority. As such, we responded immediately to this event and have been working diligently to provide you with an accurate and complete notice of the incident as soon as possible. Our response to this event also included prompt reporting to federal law enforcement. As part of our ongoing commitment to the privacy and security of personal information in our care, we are reviewing our existing policies and procedures relating to data protection and security. We are also investigating additional security measures to mitigate any risk associated with this incident and to better prevent future incidents. We are providing notice of this event to potentially impacted individuals and to state regulators, where required.

Out of an abundance of caution, we are providing you with twelve (12) months of complimentary access to credit monitoring and identity restoration services through Experian, as well as guidance on how to better protect your information, should you feel it is appropriate to do so. While we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself.

What You Can Do. You can find out more about how to safeguard your information in the enclosed *Steps You Can Take to Protect Personal Information*. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. We also encourage you to enroll in the complementary credit monitoring and identity restoration services. Enrollment instructions are enclosed with this letter.

For More Information. If you have additional questions, please contact our dedicated assistance line at (877) 759-8882, Monday – Friday, 9 am to 11 pm ET; Saturday – Sunday, 11 am to 8 pm ET. You may also write to ZSC at 1555 Newark Rd, Zanesville, OH 43701, Attn: Office of Human Resources.

Sincerely,

A handwritten signature in black ink, appearing to read "Terri Baldwin", with a stylized flourish at the end.

Terri Baldwin
VP for Business Services/Treasurer

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** September 30, 2021 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: **ABCDEFGHI**

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 online, please contact Experian's customer care team at (877) 759-8882 by September 30, 2021. Be prepared to provide engagement number B014557 as proof of eligibility for the Identity Restoration services by Experian.

Additional Details Regarding Your 12 Month Experian IdentityWorks Membership

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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.

* 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may 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 also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

Zane State College

Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 20 *****SNGLP

SAMPLE A. SAMPLE - Minor

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



June 22, 2021

Re: Notice of Security Incident

Dear Parent or Guardian of Sample A. Sample,

Zane State College (“ZSC”) is writing to notify you of a recent incident that may impact the security of some of your minor child’s information. While we are unaware of any actual misuse of your minor child’s information, we are providing you with notice of the incident, steps we are taking in response, and resources available to help you better protect your minor child’s information, should you feel it is appropriate to do so.

What Happened? ZSC recently became aware of suspicious activity impacting our computer systems. We immediately commenced an investigation to confirm the nature and scope of the incident. The investigation determined that an unknown actor may have viewed and taken certain information during a period of unauthorized access to our computer systems between March 25 and March 29, 2021. After conducting a thorough review of the potentially impacted computer systems, we determined on or around May 10, 2021 that some of your minor’s information may have been included in the potentially impacted computer systems.

What Information Was Involved? The information present in the files that were impacted the incident may have included your minor child’s name, address, and Social Security number.

What We Are Doing. ZSC treats its responsibility to safeguard information in our possession as an utmost priority. As such, we responded immediately to this event and have been working diligently to provide you with an accurate and complete notice of the incident as soon as possible. Our response to this event also included prompt reporting to federal law enforcement. As part of our ongoing commitment to the privacy and security of personal information in our care, we are reviewing our existing policies and procedures relating to data protection and security. We are also investigating additional security measures to mitigate any risk associated with this incident and to better prevent future incidents. We are providing notice of this event to potentially impacted individuals and to state regulators, where required.

Out of an abundance of caution, we are providing your minor with twelve (12) months of complimentary access to minor identity monitoring services through Experian, as well as guidance on how to better protect your minor child’s information, should you feel it is appropriate to do so. While we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself.

What You Can Do. You can find out more about how to safeguard your minor child’s information in the enclosed *Steps You Can Take to Protect Personal Information*. There, you will find additional information about the complimentary minor monitoring services we are offering and how to enroll.

For More Information. If you have additional questions, please contact our dedicated assistance line at (877) 759-8882, Monday – Friday, 9 am to 11 pm ET; Saturday – Sunday, 11 am to 8 pm ET. You may also write to ZSC at 1555 Newark Rd, Zanesville, OH 43701, Attn: Office of Human Resources.

Sincerely,

A handwritten signature in black ink, appearing to read "Terri Baldwin", with a stylized flourish at the end.

Terri Baldwin

VP for Business Services/Treasurer

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Complimentary Identity Monitoring for Your Child

To help protect your minor dependent's identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your minor dependent's information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your minor dependent's personal information, please follow the steps below:

- Ensure that you **enroll by** September 30, 2021 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide your **activation code: ABCDEFGHI**

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 online, please contact Experian's customer care team at (877) 759-8882 by September 30, 2021. Be prepared to provide engagement number B014558 as proof of eligibility for the Identity Restoration services by Experian.

Additional Details Regarding Your 12-Month Experian IdentityWorks Membership

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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.

Monitor Your Minor's Accounts

While minors under the age of 18 typically do not have credit files, the following information relates to protecting one's credit once established:

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your minor's account statements, and to monitor your minor's credit reports, if any, for suspicious activity. Under U.S. law a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus. To order a 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 a credit report.

^{**} 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.

You have the right to place a “security freeze” on your minor’s credit report, which will prohibit a consumer reporting agency from releasing information in your minor’s credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your minor’s credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your minor’s credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

PO Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com/freeze/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-888-909-8872

www.transunion.com/credit-freeze

Equifax

PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111

www.equifax.com/personal/credit-report-services

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

1. Your minor’s full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If your minor has moved in the past five (5) years, provide the addresses where you have 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.);
7. If your minor is a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your minor’s file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If your minor is a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert on behalf of your minor, please contact any one of the agencies listed below:

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may 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 also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.