

<<Date>> (Format: Month Day, Year)

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<<b2b\_text\_1(SubjectLine)>>

Dear <<MemberFirstName>> <<MemberLastName>>:

New York Legal Assistance Group (“NYLAG”) is writing to let you know that one or more people outside of NYLAG have accessed some of our employee email accounts without our permission. As a result, some of your personal information may have been seen by them, and although NYLAG has no evidence of actual or attempted misuse of information, there is a risk that this information has been, or could be misused. We are offering free resources to help prevent this from happening to you. If you would like to use these services, you must sign up for them by *November 14, 2020*, following the directions provided in the materials that follow. This letter has more information about what happened, our response, and the free resources that can help you safeguard your personal information from possible misuse. The confidentiality, privacy, and security of your personal information is one of our highest priorities.

**What Happened?** On January 30, 2020, we learned of unusual activity in a NYLAG employee’s email account. We immediately launched an investigation to learn everything we could about what happened. We worked with a computer specialist that has expertise in email security incidents like this one, to handle the investigation.

From our investigation, we learned that an unknown person(s) accessed certain NYLAG employee email accounts between November 19, 2019 and February 7, 2020. Once we identified these email accounts, we immediately changed the passwords for those email accounts to stop any further access by the unknown person(s).

Next, we reviewed the messages in the email accounts to determine if any personal information was in the affected NYLAG email accounts, so that we could contact anyone whose personal information may have been seen without authorization. We are sending you this letter because your personal information was present in the affected NYLAG email accounts. We do not know if your personal information was actually seen by the unknown person(s) who accessed the accounts. We only know that your personal information may have been seen because it was present in the email accounts that were accessed.

**What Information Was Involved?** The personal information present in the email accounts at the time of the incident may have included your <<b2b\_text\_2(ImpactedData)>>.

**What We Are Doing.** Although we do not know for sure that any of your personal information was seen or misused, we are notifying you about what happened so that you may take further steps to help protect yourself from identity theft or fraud if you wish to do so.

We are offering you free identity monitoring services for 24 months through Kroll (a private company with a lot of experience helping people with matters like this) as an added precaution. If you would like to use these resources, you must sign up for them by *November 14, 2020*. NYLAG will pay for the cost of these services. More information about these services is included with this letter on a separate page with the heading, “Steps You May Take To Help Protect Personal Information.”

**What You Can Do.** We also recommend that you watch out for identity theft and any signs of fraud using your personal information. You should review your bank and credit card account statements, credit reports, and any insurance benefits or other similar forms for suspicious activity or errors. Please also read the enclosed “Steps You May Take to Help Protect Personal Information.”

**For More Information.** We understand you may have questions that are not answered in this letter. If you have questions, please contact our free help line at 1-844-951-2886, Monday through Friday, between 9:00 a.m. and 6:30 p.m. Eastern Time. An interpreter will be provided free of charge if you need it.

Safeguarding your personal information and helping protect you from identity theft or fraud is very important to us, and we are committed to working with you to make sure that happens.

Sincerely,

New York Legal Assistance Group

## **Steps You May Take To Help Protect Personal Information**

### **You May Activate Free Identity Monitoring Services**

NYLAG is offering you 24 months of free identity monitoring services through Kroll, a private company that is a global leader in this area and has extensive experience helping people in matters like this. Identity monitoring services include Single Bureau Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Each of these types of services is described in more detail below.

**If you would like to activate these services, you must do so by November 14, 2020.**

Visit <https://enroll.idheadquarters.com> to sign up for these identity monitoring services. You will initially need to provide the membership number listed below as well as your last name and zip code to sign up. You will then be asked to confirm certain demographic information (your name, address, Social Security number, date of birth and email address / password), and answer authentication questions in order to fully activate your membership.

Membership Number: <<Member ID>>

**If you choose to activate these services, you will receive the services described below.**

#### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

## Watch Your Financial Accounts Carefully

### **Order Free Credit Reports**

A credit report is a statement that has information about your credit situation, such as loan paying history and the status of your credit accounts. Under U.S. law, you are entitled to one free credit report per year from each of the three major credit reporting bureaus - Experian, TransUnion, and Equifax.

To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact Experian, TransUnion, and Experian (see below) to request a free copy of your credit report.

### **Place a Security Freeze**

You have the right to place a “security freeze” on your credit report, which will stop a consumer reporting agency (a private company that collects and shares information about your finances) from sharing information in your credit report without your permission. Under U.S. law, it is free to place or lift a security freeze on your credit report.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your permission. However, it is important to know that using a security freeze may delay or stop the on-time approval of applications you make for a new loan, credit, mortgage, or any other account involving the extension of credit. To place a security freeze, you will need to contact each of the consumer reporting agencies below and provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have 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 readable photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are 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.

To place a security freeze or learn more about it, please contact:

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

#### **TransUnion**

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

#### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

### **Place a Fraud Alert on Your Credit File**

As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your consumer credit file, for free. A “consumer credit file” is the information Experian, TransUnion, or Equifax has about you in its database. For example, it may include information you give when you apply for a credit card, your credit limit on a credit card, and whether you pay on time.

An “initial fraud alert” is a 1-year alert you can place on your credit file. When you have this, a business must take extra steps to confirm the identity of anyone who applies for credit using your name, before approving the application.

If you are a victim of identity theft, you are entitled to a free “extended fraud alert,” which is a fraud alert that lasts seven years.

To place a fraud alert or learn more, please contact any one of the agencies listed below:

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

#### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

#### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

## **How to Contact Law Enforcement if You are a Victim of Identity Theft or Fraud**

### **Federal Trade Commission**

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect your information by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission (FTC) is the U.S. agency that oversees federal services for victims of identity theft. The FTC can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The FTC encourages anyone whose personal information has been misused to file a complaint with them. Contact the FTC to learn more about how to file a complaint.

### **Local Police Department**

You have the right to file a police report if you ever experience identity theft or fraud, and you also have the right to file a police report with your local police. To file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim.

### **Learn More**

To learn more about identity theft and the steps you can take to protect yourself or your family members, contact the consumer reporting agencies (Experian, TransUnion, and Equifax), the Federal Trade Commission, or your state Attorney General.

**Attorney General in Your State** If you know or suspect you are a victim of identity theft, you should also report it to your state Attorney General. This notice has not been delayed by law enforcement.

**For Maryland Residents**, the Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-410-528-8662, [www.oag.state.md.us](http://www.oag.state.md.us).

**For New Mexico Residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the 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 credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**For New York Residents**, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**For North Carolina Residents**, the Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6000, [www.ncdoj.gov](http://www.ncdoj.gov). You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

**For Rhode Island Residents**, the Rhode Island Attorney General may be contacted at: 150 South Main Street, Providence, Rhode Island 02903; [www.riag.ri.gov](http://www.riag.ri.gov), 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 3 Rhode Island residents potentially impacted by this incident.

**For Washington, D.C. Residents**, the Office of Attorney General for the District of Columbia can be reached at: 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001; 1-202-442-9828; <https://oag.dc.gov>.