



Processing Center P.O. Box 142589 Austin, TX 78714

00001
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789
ACD1234
00-ACIDLT3E-3


November 6, 2014

Dear John Sample,

We are writing to inform you of an incident that may have involved your personal information. Our auditors recently confirmed they inadvertently included _____ of scholarship recipients within the Stephen Phillips Memorial Scholarship Fund’s tax returns for the years _____. The tax returns of charitable organizations, such as the Stephen Phillips Memorial Scholarship Fund, are a matter of public record, and as a consequence, several third-party entities have chosen to provide access to such tax returns.

First and foremost, I would like to extend a sincere apology on behalf of the Stephen Phillips Memorial Scholarship Fund for this unfortunate occurrence. Upon receiving notice of this situation, we immediately requested that all known organizations providing access to the tax returns remove the personal information and reached a successful result with each of them. Additionally, we want to make you aware of steps you may take to guard against identity theft or fraud and enclose some helpful information for your review.

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. Beginning as of the date of this notice, AllClear ID will provide identity protection services and you can use these services at any time during the next 12 months. If a problem arises, you would simply call _____ and a dedicated investigator will do the work to recover financial losses, restore your credit and make sure your identity is returned to its proper condition. As an additional layer of protection, we would like to offer free credit monitoring to you as a courtesy. You will need to provide your personal information to AllClear ID to fully utilize the credit monitoring service. You may sign up online at enroll.allclearid.com or by phone by calling _____ using the following redemption code:

Enclosed is a “Consumer Identity Protection Reference Guide” that details the steps you can take to protect your information against potential misuse, including the option to place a fraud alert or a security freeze on your credit file. We urge you to be vigilant and closely review or monitor your bank statements, credit reports, and other financial information for any evidence of identity theft or other unusual activity. The Company reminds you that under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit bureaus. To obtain a free credit report, you should visit www.annualcreditreport.com or call, toll free, (877) 322-8228.

Please know that we take the protection of your personal information seriously and have taken steps to prevent a similar occurrence. Beginning in the year _____ we stopped requiring scholarship applicants to provide _____ and all records of _____ of alumni were destroyed.

If you have further questions or concerns about this incident, please feel free to contact the Stephen Phillips Scholarship Fund at bwiler@spscholars.org or 978-744-2111. We sincerely regret any inconvenience or concern caused by this incident.

Sincerely,

Barbara Welles Iler
Executive Director



01-03-1-00

Consumer Identity Protection Reference Guide

Security Freeze. Some state laws allow you to place a security freeze on your credit reports. This would prohibit a credit reporting agency from releasing any information from your credit report without your written permission. You should be aware, however, 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 believe that you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze on your credit reports. In all other cases, a credit reporting agency may charge you up to \$5.00 each time you place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three credit reporting agencies noted below, which must include 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 five years; (5) Proof of current address; (6) A legible copy of a government issued identification card; (7) A copy of any relevant police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and (8) If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

Equifax
P.O. Box 740250
Atlanta, Georgia 30374-0241
877-478-7625
www.equifax.com

Experian
P.O. Box 1017
Allen, Texas 75013
888-397-3742
www.experian.com

TransUnion Fraud Victim Assistance Department
P.O. Box 2000
Chester, Pennsylvania 19022-2000
800-680-7289
www.transunion.com

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To permanently remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.



Police Reports. Under some state laws, including Massachusetts, if you are the victim of identity theft, you have the right to file a police report and obtain a copy of it.

Free Credit Reports. To order your free credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three national credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

If there is information on your credit report that the credit bureau cannot explain, you should call the creditors involved. Information that can't be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

In addition, if you detect any incident of identity theft or fraud, promptly report the incident to your local law enforcement authority, your state Attorney General and the FTC. If you believe your identity has been stolen, the FTC recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.ftc.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Fraud Alerts. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus.

Equifax
P.O. Box 740250
Atlanta, Georgia 30374-0241
877-478-7625
www.equifax.com

Experian
P.O. Box 1017
Allen, Texas 75013
888-397-3742
www.experian.com

TransUnion Fraud Victim Assistance Department
P.O. Box 2000
Chester, Pennsylvania 19022-2000
800-680-7289
www.transunion.com

For North Carolina Residents. You can obtain information from the North Carolina Attorney General's Office about preventing identity theft. You can contact the North Carolina Attorney General at:

North Carolina Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699-9001
877-566-7226 (toll-free in North Carolina)
919-716-6400
www.ncdoj.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You can contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
888-743-0023 (toll-free in Maryland)
410-576-6300
www.oag.state.md.us

