



Return mail will be processed by: IBC  
P.O. Box 1624  
Fort Mill, SC 29716  
PO #121844A

1 1 00000003 270366



# CHAMPLAIN COLLEGE

163 South Willard Street  
Burlington, Vermont 05402-0670



Parents or Guardians of

May 31, 2013

Dear Parent/Guardian of :

Champlain College is writing to inform you of a recent incident that may affect the security of your child's personal information. We are unaware of any attempted or actual misuse of your child's personal information, but with an abundance of caution I am contacting you to make you aware of the incident and provide you with steps to monitor your child's identity, financial accounts, and credit, should you feel it is necessary to do so.

We take this matter, and the security of your child's personal information, very seriously and are committed to rectifying the situation as quickly as possible. We are working to make sure this type of incident does not happen again and that we live up to the expectations you have of us to safeguard your child's information.

In addition to launching our own internal investigation and retaining independent forensics experts, we have engaged privacy and data security legal counsel to assist with our investigation of, and response to, this incident. We are also adopting additional data collection and transfer protocols.

**Our goal is to be forthcoming with the truth and to arm you with resources to prevent potential identity theft.** While we believe there is little likelihood that your child's information will be misused as a result of this incident, we want to help you safeguard your child against identity theft. The remainder of this letter includes information that is not intended to scare you, but instead arm you with resources and information that may be of assistance.

## What happened?

On March 18, 2013, we discovered a portable storage device, used by the college's information systems department, was inadvertently left unattended in an on campus computer lab. We began an internal investigation and a review of the contents and use of the portable storage device. We also retained independent forensics experts to assist with our investigation. Although this investigation is currently ongoing, we've discovered that the portable storage device contained your child's name, Social Security number, and other information provided by your child to the college's financial aid and admissions offices during the application process.

## What can you do to protect your child's identity, financial accounts, and credit, should you feel it is necessary to do so?

First, Champlain College has retained First Watch Technologies, Inc. to provide you with the opportunity to enroll your child in its identity monitoring service product for 12 months at no cost to you. Once your child is enrolled, for one year, First Watch will monitor thousands of databases and hundreds of billions of records to look for suspicious activity that could indicate the beginning steps of identity theft. If suspicious activity is found, First Watch will place a personal phone call to you (at the telephone number that you provide) to determine if the suspicious activity is fraudulent. The First Watch ID service also includes up to \$25,000 of identity theft insurance coverage, with \$0 deductible, along with identity restoration coverage (however, certain limitations and exclusions may apply).

Additionally, First Watch will provide you with access to its "Child Protect" tool. Child Protect provides enhanced detection regarding whether your child's social security number is being used. You will be provided a Child Protect Score, which is different than your Identity Risk Score. If you receive a low score for your child, this indicates that First Watch did not detect the use of your child's Social Security number. If you receive a high score, this indicates that First Watch detected activity. Your child's Social Security number will not be recorded or shared.

In order to receive these services, you must enroll your child. To do so, go to <http://www.firstwatchid.com> and take the following steps:

- Click on verification code on the upper right-hand corner of the First Watch ID homepage; and
- Enter the appropriate information including your unique 12-digit verification code: .

The deadline to enroll in this service is August 29, 2013.

**Second**, under U.S. law, you are entitled to obtain, on behalf of your child, one free credit report annually from each of the three major credit bureaus, so long as the bureau maintains a file on your child. To order your child's free credit report, visit [www.annualcreditreport.com](http://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 child's credit report. First Watch provides you with easy access (<http://www.firstwatchid.com>) to this credit bureau service, and suggests that, every four months, you request your child's free report from one of the three major credit bureaus. First Watch provides you with an email reminder service, if you sign-up, that notifies you every four months to request your child's report from the appropriate credit bureau.

**Third**, at no charge, you can also have the three credit bureaus place a "fraud alert" on your child's file, if one exists, that alerts creditors to take additional steps to verify your child's identity prior to granting credit in your child's name. Note, however, that because a fraud alert instructs creditors to follow certain procedures to protect your child, it may also delay your child's ability to obtain credit while the agency verifies your child's identity. Once one credit bureau confirms the fraud alert, the others are notified to place a fraud alert on your child's file. Should you wish to place a fraud alert, or should you have any questions regarding your child's credit report, please contact any one of the agencies listed below. Information regarding security freezes is also available from these agencies.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 6790  
Fullerton, CA 92834  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Fourth**, you may also obtain information on how to place a fraud alert or security freeze on your child's credit file from your state attorney general. You may obtain your state attorney general's contact information by contacting the local office of your state representative, and by visiting your state government's website. For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, [www.ncdoj.gov](http://www.ncdoj.gov). For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, (888) 743-0023, [www.oag.state.md.us](http://www.oag.state.md.us).

**Finally**, in addition to enrolling your child in the one free year of identity monitoring services we are offering and the suggestions above, we encourage you to remain vigilant, review your child's account statements, and monitor your child's credit reports for suspicious or unauthorized activity.

You can further educate yourself on identity theft and the steps you can take to protect and your child, including placing a fraud alert or security freeze on your child's credit file, by contacting the Federal Trade Commission. The Federal Trade Commission can be reached at:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)  
1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261

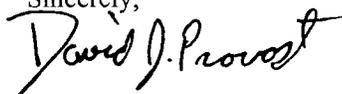
If you believe that you, or your child, are a victim of attempted or actual identity theft or fraud, we encourage you to take the following steps:

- Close any accounts that have been tampered with or opened fraudulently.
- File a police report and ask for a copy for your records.
- File a complaint with the Federal Trade Commission.
- File a complaint with your state Attorney General.
- Write down the name of anyone you talk to, what s/he told you, and the date of the conversation.
- Follow-up in writing with all contacts you've made about the ID theft on the phone or in person, using certified mail, return receipt requested, for all correspondence regarding the theft.
- Keep copies of all correspondence or forms relating to the suspicious activity, identity theft, or fraud.
- Keep the originals of all supporting documentation, such as police reports and letters to and from creditors; send copies only.
- Keep old files, even if you believe that the problem is resolved.

We apologize for any inconvenience or concern that this may have caused you. We have established a confidential, toll free inquiry line, staffed with professionals familiar with this incident trained in identity and credit protection and restoration and familiar with this incident, for you to call with any questions or concerns regarding this event or this letter. This confidential line can be reached Monday through Friday, 9:00 a.m. to 7:00 p.m. EST, at (866) 628-6618.

The situation does not appear to be malicious, but still serves as a learning opportunity for Champlain to better serve its students, applicants and their parents. We are committed to getting this right and keeping your information safe.

Sincerely,



David J. Provost  
Vice President of Finance and Administration  
Champlain College