

[SUFFOLK UNIVERSITY LETTERHEAD]

**REDEMPTION CODE**

Month \_\_, Year

Name

Address

City, State Zip

Dear \_\_\_\_\_,

This letter is to notify you of a recent incident that may have resulted in unauthorized access of some of your personal information.

Suffolk University contracts with a third-party vendor, Vendini, Inc. for box office and online ticketing services. Vendini recently informed the University that, on April 25, 2013, it detected an unauthorized intrusion into its systems that it believes to have taken place in late March 2013. Based on Vendini's records, you used a credit card to make a purchase for a Suffolk University event that was processed through Vendini's systems, and your information may have been involved in this incident. Vendini believes that the following personal information may have been accessed: name, mailing address, email address, telephone number and credit card numbers and expiration dates. Vendini does not collect credit card security access codes (e.g., CVV, CVV2, PINs,) or Social Security numbers, patron usernames or passwords.

Vendini reports that it is in contact with federal law enforcement and is cooperating with that ongoing investigation. In addition, Vendini also reports that, upon discovering the intrusion, it engaged computer forensic and cyber security experts to commence an investigation. It reports that it has implemented enhanced security measures designed to prevent a recurrence of this type of incident. To learn more about the breach, you may want to contact Vendini toll-free at 1-800-836-0473 or by visiting its website at [www.vendini.com/info](http://www.vendini.com/info).

Suffolk University takes this matter seriously. To protect you from the possibility of unauthorized charges on your credit card, we recommend that you review all charges on your account for potentially fraudulent activity. Please note that you may have already received notice from Vendini, Inc. regarding this matter, and this letter relates to the same incident.

Please also review the detailed instructions that we have included with this letter relating to fraud alerts and security freezes and the information on receiving and reviewing your credit reports.

As an added precaution, Suffolk University has arranged to have AllClear ID provide you with fraud protection services for a year **at no cost to you.** The following identity protection services start on the date of this notice and you can use them at any time during the next year.

AllClear SECURE: The team at AllClear ID is ready and standing by if you need help protecting your identity. You are automatically eligible to use this service – there is no action required on your part. If a problem arises, simply call <<Opportunity Customer Service Number>> 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. AllClear ID has a 100% success rate in resolving financial identity theft issues and maintains an A+ rating at the Better Business Bureau.

AllClear PLUS: This service offers additional layers of protection including fraud detection that delivers secure, actionable alerts to you by phone and \$1,000,000.00 Identity Theft Insurance Coverage. To use the PLUS service, you will need to provide your personal information to AllClear ID and use the following redemption code (RedemptionCode). You may sign-up online at [enroll.allclearid.com](http://enroll.allclearid.com), by mail using the enclosed mail-in registration form, or by phone at <<Opportunity Customer Service Number>>. Mailed registrations may take up to ten (10) business days before the registration is received and you are able to log-in to your account.

Suffolk University is committed to ensuring the privacy of all personal information and we expect all vendors with whom we do business to demonstrate the same level of commitment. We sincerely regret any inconvenience or concern that this matter may have caused you.

Yours truly,

Danielle Manning  
Senior Vice President of Finance and Administration

## RECOMMENDED STEPS TO HELP PROTECT YOUR IDENTITY

**PLEASE NOTE: NO ONE IS ALLOWED TO PLACE A FRAUD ALERT ON YOUR CREDIT REPORT EXCEPT FOR YOU. PLEASE FOLLOW THE INSTRUCTIONS BELOW TO PLACE THE ALERT.**

### **1. Request and Review Credit Reports**

As a precautionary measure, **we recommend that you remain vigilant** by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained and request that the card or account be closed. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

To file a complaint with the FTC, go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report is provided below:

**Equifax**  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

**Experian**  
(888) 397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 9532  
Allen, TX 75013

**TransUnion**  
(800) 916-8800  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 6790  
Fullerton, CA 92834

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate, and look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number provided on the report. When you review your credit card statements, look for charges you did not authorize and report these to your credit card issuer for investigation.

If you do find suspicious activity on your credit reports, call your local police or sheriff's office and file a police report of identity theft. Obtain a copy of the police report as you may need to give copies of the police report to creditors to clear up your records.

Even if you do not find signs of fraudulent activity on your reports, we recommend that you check your credit report every three months for the next year. To do so, just call one of the numbers above to order your reports and keep the fraud alert in place.

## **2. Place Fraud Alerts**

Due to the nature of the information involved, you may wish to place a fraud alert with one of the three major credit bureaus. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change any of your existing accounts. A fraud alert can protect you but may also cause delays when you seek to obtain credit or activate credit monitoring. Contact information for the three bureaus and the website address for Experian are:

Equifax Fraud Reporting 800_525-6285 P.O Box 740241 Atlanta, GA 30374-0241	Experian Fraud Reporting 888-397-3742 P.O Box 9532 Allen, TX 75013 www.experian.com	TransUnion Fraud Reporting 800-680-7289 Fraud Victim Assistance Division P.O Box 6790 Fullerton, CA 92834-6790
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You only have to contact ONE of the three bureaus to place a fraud alert. As soon as one of the three bureaus confirms your fraud alert, the others will automatically place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

## **3. Security Freeze**

In some US states, you have the right to put a security freeze on your credit file. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. Using a security freeze, however, may delay your ability to obtain credit or prevent the timely approval of any requests you make for new loans, employment, housing or other services. If 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. In all other cases, a credit-reporting agency may charge you up to \$5 each to 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 major consumer reporting agencies by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
Fraud Victim Assistance  
Department  
P.O. Box 6790  
Fullerton, CA 92834

In order to request a security freeze, you will need to 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 past five (5) 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 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
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.

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 also must 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 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. This cannot be done by telephone. 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. They may charge you up to \$5 each for such requests.

To remove the security freeze, you must send a written report to each of the three credit bureaus by mail and include proper identification (name, address, Social Security number) and the PIN 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. They may charge you up to \$5 each for such requests.

#### **4. Additional Information**

You can obtain additional information about the steps you can take to avoid identity theft from the following:

##### **For Maryland Residents**

Office of the Attorney General of Maryland  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
[www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer)  
Telephone: 1-888-743-0023

##### **For North Carolina Residents**

Office of the Attorney General  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
[www.ncdoj.com](http://www.ncdoj.com)  
Telephone: 1-919-716-6400

##### **For all other US Residents**

Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, DC 20580  
(877)- IDTHEFT (438-4338)  
TDD: 1-202-326-2502