

**This letter is formal notice provided to you on behalf of Smith College, Moriarty & Primack, P.C. and in compliance with the requirements of the State of Vermont Security Breach Notice Act**

**A breach of data security occurred sometime during the evening of October 26, 2009 at the Springfield offices of Moriarty and Primack, the independent auditors for Smith College's Emeriti Retiree Health Benefit Plan. This breach was the result of the theft of laptop computers that contained a database with your name and social security number. Access to the laptops is password protected.**

We have contacted the Springfield Office of the Federal Bureau of Investigation, the Springfield Police Department and Monarch Place Security. They are currently reviewing all of the building's security tapes and our exterior door lock key pad data records for clues to this crime.

Below is a checklist of suggestions of how you can best protect yourself.

1. Review your bank, credit card and debt card account statements over the next twelve to twenty-four months and immediately report any suspicious activity to your bank or credit union.
2. Monitor your credit reports with the major credit reporting agencies:

Equifax	Experian	TransUnion
1-800-685-1111	1-888-397-3742	1-800-916-8800
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374-0241	Allen, TX 75013	Chester, PA 19022
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

Under Vermont law, you are entitled to a free copy of your credit report from those agencies every twelve months.

Call the credit reporting agency at the telephone number on the report if you find:

- Accounts you did not open.
  - Inquiries from creditors that you did not initiate.
  - Inaccurate personal information, such as home address and Social Security number.
3. If you find suspicious activity on your credit reports or other account statements, call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records, and also to access some services that are free to identity theft victims.
  4. If you find suspicious activity on your credit reports or on your other account statements, consider placing a fraud alert on your credit files so creditors will contact you before opening new accounts. Call any one of the three credit reporting agencies at the number below to place fraud alerts with all the agencies.

Equifax	Experian	TransUnion
800-525-6285	888-397-3742	800-680-7289
  5. If you find suspicious activity on your credit reports or on your other account statements, consider placing a security freeze on your credit report so that the credit reporting agencies will not release information about your credit without your express authorization. A security freeze may cause delay should you wish to obtain credit and may cost some money to get or remove, but it does provide extra protection against an identity thief obtaining credit in your name without your knowledge.

We will reimburse you for the one time cost of placing and removing a security freeze on each of your credit reports over the next twelve months. You can mail your receipts to:

Moriarty & Primack  
Dept. S  
One Monarch Place  
Springfield, MA 01144

If you have Internet access and would like to learn more about how to place a security freeze on your credit report, please visit the Vermont Attorney General's website at: <http://www.atg.state.vt.us/issues/consumer-protection/identity-theft.php>.

You may also get information about security freezes by contacting the credit bureaus at the following addresses:

Equifax

[https://www.freeze.equifax.com/Freeze/jsp/SFP\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFP_PersonalIDInfo.jsp)

Experian

[http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

TransUnion

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

6. Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you check your credit report for the next two years. Just call one of the numbers in item 2 above to order your reports or to keep a fraud alert in place.

Helpful information about fighting identity theft, place a security freeze, and obtaining a free copy of your credit report is available on the Vermont Attorney General's website at <http://www.atg.state.vt.us>. Another helpful source is the Federal Trade Commission website, available at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.

For further information, please check [www.smith.edu/databreach](http://www.smith.edu/databreach). If you wish to speak to someone about questions or concerns you may contact Patrick Leary at Moriarty & Primack, One Monarch Place, Springfield, MA 01144 (800) 739-8280, or Smith College's Department of Human Resources, (413) 585-2260.

We cannot understate how seriously we take the security of your information and assure you that we are working with the authorities and our security advisors to add additional security controls to prevent such an occurrence in the future. Please accept our apologies for any concern or inconvenience this incident may cause you.

Sincerely,

Moriarty & Primack, P.C.