Chautauqua Institution c/o Cyberscout, a TransUnion Company PO Box 1286 Dearborn, MI 48120-9998







August 12, 2024

## Notice of Data Breach



Chautauqua Institution is writing to inform you of an incident that may have exposed your personal information. We take the security of your personal information seriously and want you to know what happened, what data may have been affected, and what you can do to help protect yourself.

## What Happened and What Information was Involved:

On June 12, 2024, Chautauqua Institution detected suspicious activity within an employee's business email account. Upon detecting the suspicious activity, Chautauqua Institution's IT team immediately secured the email environment by disabling the account and resetting passwords. We then promptly engaged third-party forensic specialists to investigate the incident to determine the extent of any unauthorized activity.

Chautauqua Institution has found no evidence that your information has been misused. However, on July 23, 2024, we completed a comprehensive review of the data potentially impacted in this incident and determined that the unauthorized third party may have acquired the following personal information: first, last name, and Social Security number.

#### What We Are Doing:

Data security is among Chautauqua Institution's highest priorities, and we are committed to doing everything we can to protect the privacy and security of the personal information in our care. Upon detecting this incident we moved quickly to initiate a response, which included conducting an investigation with the assistance of IT specialists and confirming the security of our email environment. As a result of this incident, we are reviewing technical safeguards and looking into enhancements to prevent a similar incident.

Additionally, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by TransUnion, a company specializing in fraud assistance and remediation services.

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#### What You Can Do:

To enroll in Credit Monitoring services at no charge, please log on to https://bfs.cyberscout.com/activate and follow the instructions provided. When prompted please provide the following unique code to receive services:

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

#### For More Information:

We encourage you to take full advantage of these services. Enclosed you will find additional materials regarding the resources available to you, and the steps you can take to further protect your personal information.

Representatives are aware of the incident at Chautauqua Institution and can answer questions or concerns you may have regarding protection of your personal information. Please call 1-833-531-1832, Monday through Friday, 8:00 am - 8:00 pm Eastern Time for assistance or for any additional questions you may have.

Chautauqua Institution values the security of the personal data that we maintain, and understand the frustration, concern, and inconvenience that this incident may have caused.

Sincerely,

Michael E. Hill, Ed.D., President

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Chautauqua Institution

### **Additional Information**

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a>, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <a href="https://www.consumer.ftc.gov/articles/0155-free-credit-reports">https://www.consumer.ftc.gov/articles/0155-free-credit-reports</a>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.



**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well):

- (1) full name, with middle initial and any suffixes;
- (2) Social Security number;
- (3) date of birth;
- (4) current address and any previous addresses for the past five years; and
- (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles.

The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

#### **Equifax Security Freeze**

P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045

https://www.equifax.com/personal/credit-re port-services/credit-freeze/

### **Experian Security Freeze**

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

www.experian.com/freeze/center.html

### TransUnion Security Freeze

P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800

www.transunion.com/credit-fr eeze

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax (<a href="https://assets.equifax.com/assets/personal/Fraud\_Alert\_Request\_Form.pdf">https://assets.equifax.com/assets/personal/Fraud\_Alert\_Request\_Form.pdf</a>);
- TransUnion (https://www.transunion.com/fraud-alerts); or
- Experian (https://www.experian.com/fraud/center.html).

A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are listed above.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**File Police Report**: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, <a href="www.identitytheft.gov">www.identitytheft.gov</a>, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

**For Arizona residents**, the Attorney General may be contacted at the Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004, 1-602-542-5025.

**For Colorado residents,** the Attorney General may be contacted through Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000, <a href="https://www.coag.gov">www.coag.gov</a>.

**For District of Columbia residents**, the District of Columbia Attorney General may be contacted at: 400 6<sup>th</sup> Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

**For Illinois residents**, the Attorney General can be contacted at 100 West Randolph Street, Chicago, IL 60601; 1-866-999-5630; <a href="https://www.illinoisattorneygeneral.gov">www.illinoisattorneygeneral.gov</a>.

For Iowa residents, you can report any suspected identity theft to law enforcement or to the Attorney General.

For Massachusetts residents, it is required by state law that you are informed of your right to obtain a police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**For Maryland residents**, the Maryland Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and <a href="https://www.oag.state.md.us">www.oag.state.md.us</a>.

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 <a href="https://www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf">www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf</a> 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, and <a href="https://ag.ny.gov/">https://ag.ny.gov/</a>.

**For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and <a href="https://www.ncdoj.gov">www.ncdoj.gov</a>.

**For Rhode Island residents**, the Rhode Island Attorney General can be reached at 150 South Main Street, Providence, Rhode Island 02903, <a href="www.riag.ri.gov">www.riag.ri.gov</a>, and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed regarding this incident. There are approximately 1 Rhode Island residents that may be impacted by this event.

**For Vermont Residents:** 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).



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