

Secure Processing Center 25 Route 111, P.O. Box 1048 Smithtown, NY 11787

#### Postal Endorsement Line

<<Full Name>>

<< Address 1>>

<< Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<Date>>

### <<VARIABLE DATA 1>>

### Dear << Full Name>>:

Minuteman Senior Services ("MSS") writes to inform you of an event that may impact the confidentiality of certain information related to you. Although we have no indication of identity theft or fraud related to the event, this notice provides information about the event, our response, and steps potentially affected individuals may take to better protect against the possibility of misuse, should they feel it is appropriate to do so.

What Happened? On June 1, 2022, MSS identified suspicious activity related to an employee's email account. We promptly undertook an extensive investigation to determine the nature and scope of the event. The investigation determined that an employee email account was accessible by an unknown individual for less than 24 hours on June 1, 2022. The investigation was unable, however, to determine exactly which email messages or attachments may have been accessed or viewed. In an abundance of caution, we conducted a comprehensive review of the information stored within the email account at the time of the event to determine what information was contained within the account and to whom the information related. Once complete, we also worked to validate the results and locate appropriate contact information. We recently completed this process and then moved as quickly as possible to notify potentially affected individuals.

**What Information Was Involved?** The types of information related to you that were present in the impacted account during the event includes your: <<Breached Elements>>.

What We Are Doing. MSS takes this event and information security very seriously. Upon learning of this event, we immediately secured the impacted email account. As part of our ongoing commitment to information security, we also enhanced our existing policies and procedures and implemented additional administrative and technical safeguards to further secure the information in our care. Additionally, we moved as quickly as possible to determine what information was accessible and issue notifications.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your <<Variable Data 2>> for suspicious activity and to detect errors. Any suspicious activity should be promptly reported to your applicable financial institution, healthcare provider, or health insurance company. Additional information and resources are included in the enclosed *Steps You Can Take To Help Protect Personal Information*.

**For More Information.** If you have additional questions, please call the dedicated assistance line at 1-844-218-4465, Monday through Friday from 9:00AM-9:00PM EST, excluding major U.S. holidays. You may also write to Minuteman Senior Services at 1 Burlington Woods Drive, Suite 101, Burlington, MA 01803.

Sincerely,

Leslie May-Chibani Assistant Director and Compliance Officer Minuteman Senior Services

### STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

## **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. Consumers should be aware, however, that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 two to five 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, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-	https://www.experian.com/help/	https://www.transunion.com/credit-
<u>report-services/</u>		<u>help</u>
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O. Box	TransUnion Credit Freeze, P.O. Box
Atlanta, GA 30348-5788	9554, Allen, TX 75013	160, Woodlyn, PA 19094

# **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state attorney general. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (1-877-438-4338); and 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state attorney general. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <a href="https://www.marylandattorneygeneral.gov/">https://www.marylandattorneygeneral.gov/</a>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting <a href="https://www.consumerfinance.gov/f/201504">www.consumerfinance.gov/f/201504</a> cfpb summary your-rights-under-fcra.pdf, 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 New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <a href="https://ag.ny.gov">https://ag.ny.gov</a>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and <a href="www.ncdoj.gov">www.ncdoj.gov</a>.

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <a href="www.riag.ri.gov">www.riag.ri.gov</a>; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. Fees may be required to be paid to the consumer reporting agencies. There are approximately eight (8) Rhode Island residents that may be impacted by this event.