

SAMPLE LETTER SECURITY BREACH

Dear _____:

We are contacting you because we have learned of a serious data security incident that involved some of your personal information.

[Describe what happened and what type of information was breached]

We have notified law enforcement and have advised the three major U.S. credit bureaus about this incident. We also have given them a general report, alerting them to the fact that the incident occurred. However, we have not notified them about the presence of your specific information in the data breach. Because this is a serious incident, we strongly encourage you to take preventative measures now to help prevent and detect any misuse of your information.

- As a first step, we recommend you closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact your financial institution.
- You also may want to consider requesting a free credit report from each of the three companies. To order your free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. A victim's personal information is sometimes held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

- To protect yourself from the possibility of identity theft, Oregon law allows you to place a security freeze on your credit files. By placing a freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name.

You will need to contact the three national credit reporting agencies (TransUnion, Equifax and Experian) in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze is no more than \$10 for each credit reporting agency for a total of \$30. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Complaint Form with the Federal Trade Commission, there is no charge to place the freeze. For detailed procedures, go to the Oregon Department of Consumer and Business Services at www.dfcs.oregon.gov/id_theft.html and click on Security Freeze.

If you have further questions or concerns, contact us at this special telephone number: 000-000-0000. You can also check our Web site at www.ourwebsite.org for updated information.

We apologize for any distress this situation has caused you. We are ready to assist you in any way.

[Insert closing]
Your Name

[Optional paragraph if offering credit protection service]

To protect you we have retained **[name of identity theft company]**, a specialist in identity theft protection, to provide you with ___ year(s) of protection and restoration services, free of charge. You can enroll in the program by following the directions below.

Please keep this letter; you will need the personal access code it contains in order to register for services.

The service package that we have arranged provides these protections for you:
[List specific services customer will receive]