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# RECEIVED

MAR 2 9 2019

CONSUMER PROTECTION

March 25, 2019

VIA U.S. MAIL

James J. Giszczak Direct Dial: 248.220.1354

Attorney General Gordon MacDonald Office of the New Hampshire Attorney General 33 Capitol Street Concord, NH 03301

# Re: Grinnell College – Incident Notification

Dear Sir or Madam:

McDonald Hopkins PLC represents Grinnell College ("Grinnell"). I am writing to provide notification of an incident at Grinnell that may affect the security of personal information of approximately thirteen (13) New Hampshire residents. Grinnell's investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, Grinnell does not wave any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

Grinnell learned that an unauthorized individual may have obtained access, for a short period of time, to the system that houses admission-related information. Upon learning of the issue, Grinnell commenced a prompt and thorough investigation. As part of its ongoing investigation, Grinnell has worked closely with cybersecurity professionals and law enforcement. On March 9, 2019, during the ongoing forensic investigation and manual review of potentially accessed data, Grinnell discovered that the impacted files contained a limited amount of the affected residents' personal information. The information included the residents' full names, addresses, dates of birth, and Social Security numbers.

To date, Grinnell has no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, Grinnell wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. Grinnell is providing the affected residents with written notification of this incident commencing on or about March 25, 2019 in substantially the same form as the letter attached hereto. Grinnell is offering the affected residents a complimentary two-year membership with a credit monitoring service. Grinnell is advising the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

Attorney General MacDonald Office of the New Hampshire Attorney General March 25, 2019 Page 2

At Grinnell, protecting the privacy of personal information is a top priority. Grinnell is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Grinnell will continue to evaluate and modify its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at (248) 220-1354 or jgiszczak@mcdonaldhopkins.com. Thank you for your cooperation.

Sincerely,

James J. Giszczak

Encl.





IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336



# Dear

I am writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Grinnell College. As such, we wanted to follow up on our email notification to you with updated information about the incident, and to explain the services we are making available to you.

#### What Happened?

As we have previously reported to you, we learned that an unauthorized individual may have obtained access, for a short period of time on March 7, 2019, to the system that houses admission-related information.

#### What We Are Doing.

Upon learning of the issue, we commenced a prompt and thorough investigation, working very closely with external cybersecurity professionals and law enforcement. We discovered on March 9, 2019, during the extensive ongoing forensic investigation and manual review of the potentially accessed data, that the impacted files contained some of your personal information. We have no evidence that your personal information has been misused. Nevertheless, out of an abundance of caution, we want to provide this update.

#### What Information Was Involved?

The impacted files that were accessed contained some of your personal information, including your full name, address, date of birth, and Social Security number.

#### What You Can Do.

To protect you from potential misuse of your information, we are offering a complimentary two-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report.

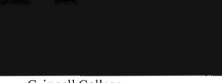
Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

## For More Information.

Please accept our sincere apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and have already modified our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at the set of the

Sincerely,



Grinnell College

## - OTHER IMPORTANT INFORMATION -

#### 1. Enrolling in Complimentary 24-Month Credit Monitoring.

#### Activate IdentityWorks Credit 3B Now in Three Easy Steps

- 1. ENROLL by: (Your code will not work after this date.
- VISIT the Experian IdentityWorks website to enroll:
- 3. PROVIDE the Activation Code:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at the second team of the provide engagement number as proof of eligibility for the identity restoration services by Experian.

# ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- Credit Monitoring: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- Experian IdentityWorks ExtendCARE<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at or call to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at a summary of the subscription.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>\*\*</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# 2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 24-month credit monitoring services, we recommend that you place an initial 90-day "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any <u>one</u> of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax
P.Ô. Box 105069
Atlanta, GA 30348
www.equifax.com
1-800-525-6285

**Experian** P.O. Box 2002 Allen, TX 75013 www.experian.com 1-888-397-3742 TransUnion LLC P.O. Box 2000 Chester, PA 19016 www.transunion.com 1-800-680-7289

# 3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting <u>all three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:

Equifax Security Freeze	<b>Experian Security Freeze</b>	TransUnion Security Freeze
PO Box 105788	PO Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
https://www.freeze.equifax.com	http://experian.com/freeze	http://www.transunion.com/securityfreeze
1-800-349-9960	1-888-397-3742	1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring. After you sign up for the credit monitoring service, you may refreeze your credit file.

# 4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### 5. Additional Helpful Resources.

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. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: (515) 281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Department of Justice, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.