



June 12, 2009

Attorney General Kelly A. Ayotte  
Office of the Attorney General  
33 Capitol Street  
Concord, NH 03301

Dear Attorney General Ayotte:

I am writing to you on behalf of JFYNetWorks ("JFY"), a 33 year-old non-profit organization in Boston with twelve full-time employees that provides job training and education programs, to notify your office of potential unauthorized access of personal information relating to six (6) New Hampshire residents who applied for admission to JFY's programs.


We recently learned of the possible unauthorized access as part of what appears to have been part of a larger attack on our organization, which occurred on June 3, 2009. The attacker gained access to one of our website applications, which was inadvertently accessible over the Internet, and proceeded to post obscene and inaccurate messages on our website ([www.jfynetworks.org](http://www.jfynetworks.org)) and alter archived JFY press releases. That same day, the attacker sent email messages to three (3) of our program applicants (none of whom were New Hampshire residents) claiming that he had been able to acquire their personal information, including Social Security number, mailing address, email address, and in some cases, telephone number.

Upon learning of this situation, we immediately took steps to disable the website and all links to the website application. We also reported the incident to law enforcement authorities and are cooperating fully with their ongoing criminal investigation into the attack.

We are not aware, at this time, that any of our program applicants' personal information has been misused, but are notifying all individuals whose information appeared in the database that was inadvertently accessible over the Internet, including the six (6) New Hampshire residents whose personal information may have been subject to unauthorized access. A copy of the letter that will be sent to these individuals by U.S. mail at the same time as this letter is enclosed. As explained in the notice letter, we are offering to these individuals one year of free credit monitoring services and identity theft insurance provided by Equifax.

Please contact me at 617-338-0815 if you have any questions.

Sincerely,



Gary Kaplan  
Executive Director

June 12, 2009

[Name]  
[Address Line 1]  
[City, ST Zip]

Dear [Name]:

I am contacting you on behalf of JFYNetWorks because we recently learned that certain information you submitted to our website ([www.jfynetworks.org](http://www.jfynetworks.org)), was inadvertently accessible over the Internet. The information may include your name, Social Security number, mailing address, and in some cases, telephone number and email address. Upon learning of this situation, we immediately took steps to disable the website. We are not aware, at this time, that any of your information has been misused, but are notifying everyone whose information appeared in the database. We deeply regret any inconvenience this incident may cause.

To help you protect against potential misuse of your information, we are pleased to offer you Equifax's Credit Watch™ Gold with 3-in-1 Credit Monitoring for one year at no charge to you. Credit monitoring can provide you with an "early warning system" to key changes to your credit file and help you understand the content of your credit file at the three major credit reporting agencies. This product also includes up to \$1 million in identity theft insurance. There is a simple, Internet-based verification and enrollment process. To take advantage of this offer, follow the steps listed below before December 31, 2009:

- Visit: [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)
- Consumer Information: Complete the form with your contact information (name, address, and email address) and click the "Continue" button.
- Identity Verification: Complete the form, create a user name and password, agree to the Terms of Use, and click the "Continue" button. The system will ask you up to two security questions to verify your identity.
- Payment Information: During the "check out" process, provide the following promotional code: [CODE] in the "Enter Promotion Code" box. After entering your code, press the "Apply Code" button and then the "Submit Order" button at the bottom of the page. This code eliminates the need to provide a credit card number for payment.
- Order Confirmation: Click "View My Product" to access your 3-in-1 Credit Report.

If you would prefer to sign up for U.S. mail delivery of the credit monitoring product, call 866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via U.S. mail only.

- Promotion Code: You will be asked to enter your promotional code as shown above.

- Consumer Information: You will be asked to enter your home telephone number, home address, name, date of birth, and Social Security number.
- Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and monitor your file. Without your agreement, Equifax cannot process your enrollment.
- Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via U.S. mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity cannot be verified using the information provided).

In addition to this offer of credit monitoring, we are enclosing with this letter a list of various steps that you can take to further protect against potential misuse of your information, including the option to place a security freeze on your credit file. If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, contact your local law enforcement authorities immediately and file a police report. You have the right to request a copy of the police report and should retain it for further use, as many creditors want the information it contains to absolve you of potential fraudulent debts.

Please note that, for security reasons, we will not call or email you requesting any credit card, PIN, or other personal information. If you do receive a call or email that appears to be from our organization, please use caution and do not provide personal information in response to any such calls or emails.

If you have any questions about the incident or our credit monitoring offer, please feel free to call us directly at 1-877-598-1577 during the hours of 9:00 a.m. to 5:00 p.m. EST Monday through Friday.

Again, we regret any inconvenience and hope the information we are providing will be helpful to you.

Sincerely,

Gary Kaplan  
Executive Director

## **STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION**

**Review Your Account Statements.** Carefully review your bank, credit card, and other account statements every month to ensure that all of your account activity is valid. Report any questionable charges promptly and in writing to the card or account issuer.

**Check Your Credit Report.** Check your credit report periodically to ensure that all your information is correct. You can obtain a free credit report once per year by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877-322-8228. Carefully reviewing your credit report can help you spot problems and address them quickly. If you have any questions about your credit report or notice any inaccuracies, contact the relevant consumer reporting agency promptly at the telephone number listed on the report.

**Fraud Alert.** Consider placing a fraud alert on your credit file. The fraud alert requests that creditors contact you before opening any new accounts or increasing credit limits on your existing accounts. You can place a fraud alert on your credit file by contacting one of three consumer reporting agencies listed below. You need to contact only one of the three agencies; the one you contact is required by law to contact the other two. You will receive confirmation letters in the mail and then will be able to order a credit report from each of the three agencies, free of charge. The fraud alert will remain in your credit file for at least 90 days.

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9532  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 6790  
Fullerton, CA 92834  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

**Security Freeze.** You may wish to place a security freeze on your credit file. A security freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report without written authorization. Please be aware, however, that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified, or overnight mail at the addresses below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
Fraud Victim Assistance  
P. O. Box 6790  
Fullerton, CA 92834

When requesting a security freeze, you will need to provide the following information: (1) your full name; (2) your Social Security number; (3) your date of birth; (4) if you have moved in the past two years, the addresses where you have lived during that period; (5) proof of your current address, such as a current utility or telephone bill; and (6) a legible copy of your government-

issued identification card, such as a state driver's license, state ID card, or military ID card. If you have been a victim of identity theft, and you provide the consumer reporting agency with a valid police report, the consumer reporting agency cannot charge you to place, lift, or remove a security freeze. In all other cases, the consumer reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze. You will need to include payment by check, money order, or major credit card. Do not send cash through the mail.

The consumer reporting agencies have three business days after receiving your request to place a security freeze on your credit report. They also must send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) or password, or both, that you can use to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report to be available. The consumer reporting agencies have three business days after receiving your request to lift the security freeze for those specific entities or individuals or for the specified period of time.

To remove the security freeze completely, you must send a written request to each of the three consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. They have three business days after receiving your request to remove the security freeze.

**Consult the Federal Trade Commission.** For more guidance on steps you can take to protect your information, you also can contact the Federal Trade Commission at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), or at 877-ID-THEFT (877-438-4338), or at the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.