

Dominic A. Paluzzi Direct Dial: 248.220.1356 dpaluzzi@mcdonaldhopkins.com McDonald Hopkins PLC 39533 Woodward Avenue Suite 318 Bloomfield Hills, MI 48304 P 1.248.646.5070 F 1.248.646.5075

January 24, 2018

Attorney General Michael A. Delaney Office of the Attorney General 33 Capitol Street Concord, NH 03301

Re: Saginaw Valley State University - Incident Notification

Dear Attorney General Delaney:

McDonald Hopkins PLC represents Saginaw Valley State University ("SVSU"). I write to provide notification concerning an incident that may affect the security of personal information of one (1) New Hampshire resident. Saginaw Valley State University's investigation is ongoing and this notification will be supplemented with any new significant facts or findings subsequent to this submission, if any. By providing this notice, Saginaw Valley State University does not waive any rights or defenses regarding the applicability of New Hampshire law or personal jurisdiction.

On or about November 26, 2017, a password-protected university laptop was stolen from a University employee's private residence. Upon learning of the incident, SVSU commenced a prompt and thorough investigation and reported the incident to law enforcement. SVSU has devoted considerable time and effort to determine what information may have been included on the stolen laptop and, as such, at risk of disclosure. The police were promptly notified of the theft and a police report was filed; however, at this time, no suspect has been identified.

On January 3, 2018, SVSU determined that the stolen laptop may have contained some limited personal information, including name and Social Security number. The laptop was password-protected and the password was not compromised during the theft. As such, SVSU has no evidence that the contents of the laptop were viewed, accessed or acquired by an unauthorized party.

To date, Saginaw Valley State University is not aware of any confirmed instances of identity fraud as a direct result of this incident. Nevertheless, Saginaw Valley State University wanted to make you (and the affected resident) aware of the incident and explain the steps Saginaw Valley State University is taking to help safeguard the resident against identity fraud. Saginaw Valley State University provided the New Hampshire resident with written notice of this incident commencing on January 24, 2018, in substantially the same form as the letter attached hereto. Saginaw Valley State University is offering the resident a complimentary membership with a credit monitoring and identity theft protection service. Saginaw Valley State

www.mcdonaldhopkins.com

Attorney General Michael A. Delaney Office of the Attorney General January 24, 2018 Page 2

University has advised the resident to remain vigilant in reviewing financial account statements for fraudulent or irregular activity. Saginaw Valley State University has advised the resident about the process for placing a fraud alert on their credit files, placing a security freeze, and obtaining a free credit report. The resident also has been provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

SVSU is committed to maintaining the privacy of personal information and have taken many precautions to safeguard it. SVSU continually evaluates and modifies its practices to enhance the security and privacy of personal information, including implementation of new technical safeguards for portable devices to help prevent similar issues in the future.

Should you have any questions regarding this notification, please contact me at (248) 220-1356 or dpaluzzi@mcdonaldhopkins.com.

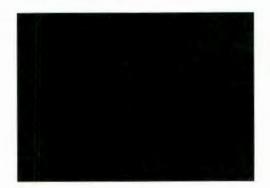
Sincerely.

Dominic A. Paluzzi

Encl.



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



IMPORTANT INFORMATION
PLEASE READ CAREFULLY

Dear

The privacy of your personal information is of utmost importance to Saginaw Valley State University ("SVSU") and we take significant measures to protect it. I am writing to you with important information about a recent incident that may have involved the security of some of your personal information that is maintained by SVSU.

What Happened?

On or about November 26, 2017, a password-protected university laptop was stolen from a University employee's private residence. Upon learning of the incident, we commenced a prompt and thorough investigation and reported the incident to law enforcement.

What We Are Doing.

We have devoted considerable time and effort to determine what information may have been included on the stolen laptop and, as such, at risk of disclosure. Please know that we take this situation very seriously. The police were promptly notified of the theft and a police report was filed; however, at this time, no suspect has been identified.

To date, we are not aware of any reports of identity fraud resulting from this incident, or that any personal information has actually been accessed or misused. The laptop was password-protected and the password was not compromised during the theft. As such, we have no evidence that the contents of the laptop were viewed, accessed or acquired by an unauthorized party. Nevertheless, we wanted to make you aware of the incident, explain the steps we are taking to safeguard against similar incidents, describe the services we are making available to safeguard you against identity fraud, and suggest steps that you should take as well.

What Information Was Involved?

On January 3, 2018, we determined that the stolen laptop may have contained your full name and Social Security number.

What You Can Do.

To protect you from potential misuse of your information, we are offering a complimentary one-year membership of Experian IdentityWorksSM 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 one-year membership, please see the additional information provided in this letter. Also enclosed in this letter, you will find information about 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 obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis.

Please accept my sincere apologies that this incident occurred. We are committed to maintaining the privacy of personal information and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of personal information, including implementation of new technical safeguards for portable devices.

For More 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 a confidential toll-free response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time.

Sincerely,



- ADDITIONAL PRIVACY SAFEGUARDS INFORMATION -

1. Enrolling in Complimentary 12-Month Credit Monitoring.

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1.	ENROLL by: << Enrollment date>> (Your code will not work after this date.)
2.	VISIT the Experian IdentityWo <u>rks website</u> 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 property of the identity restoration as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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 Identity Works, 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™: 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 me	mbership 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

^{*} Offline members will be eligible to call for additional reports quarterly after enrolling.

^{**} 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.

Whether or not you choose to use the complimentary 12 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.O. 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 P.O. Box 2000 Chester, PA 19022 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. 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 sending a request in writing, by mail, to <u>all three</u> nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze PO Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com 1-800-685-1111 Experian Security Freeze PO Box 9554 Allen, TX 75013 http://experian.com/freeze 1-888-397-3742 TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19022
http://www.transunion.com/securityfreeze
1-800-680-7289

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

6. Reporting Identity Fraud to the IRS.

If you believe you are a victim of identity fraud AND it is affecting your federal tax records (or may affect them at some time in the future), such as your attempt to file your federal tax returns electronically was rejected or if you received a notice from the IRS indicating someone was otherwise using your Social Security number, it is recommended you do the following:

• File an Identity Theft Affidavit (Form 14039) with the IRS. The form can be downloaded at: https://www.irs.gov/pub/irs-pdf/f14039.pdf.

• Call the IRS at (800) 908-4490, ext. 245 to report the situation. The unit office is open Monday through Friday from 7 am to 7 pm.

Report the situation to your local police or law enforcement department.

Additional information regarding preventing tax related identity theft can be found at http://www.irs.gov/uac/Identity-Protection.

7. Reporting Identity Fraud to the Social Security Administration.

If you believe that you are a victim of identity fraud AND it is affecting your Social Security account or records, you may contact the Social Security Administration at 1-800-772-1213 or visit https://secure.ssa.gov/acu/IPS_INTR/blockaccess. You also may review earnings posted to your record on your Social Security Statement on www.socialsecurity.gov/myaccount.

• The Social Security Administration has published Identity Theft and Your Social Security Number at: https://www.ssa.gov/pubs/EN-05-10064.pdf.