

Yale OFFICE OF THE VICE PRESIDENT AND GENERAL COUNSEL

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VIA NEXT DAY COURIER AND E-MAIL (doj-cpb@doj.nh.gov)

July 26, 2018

Hon. Gordon McDonald
Attorney General
State of New Hampshire
33 Capitol Street
Concord, NH 03301
Attention: Consumer Protection Unit

Dear Attorney General McDonald:

Pursuant to New Hampshire Revised Statutes §§ 359-C 19 & 20, we are writing to notify you about a breach of security involving residents of New Hampshire.

NATURE OF THE SECURITY BREACH

Between April 2008 and January 2009, intruders gained electronic access to a Yale database and extracted names and Social Security numbers and, in nearly all cases, dates of birth of individuals affiliated with the university. In many cases, the extracted information also included Yale e-mail addresses and, in some cases, physical addresses. The database did not contain any financial information about the individuals listed in that database. Yale discovered the intrusion on June 16, 2018 during a security review of Yale servers. Almost seven years ago, in September 2011, as a part of its data protection program, Yale deleted personal information from the affected database. The earlier intrusion was not detected, however, until Yale's 2018 security review.

NUMBER OF AFFECTED INDIVIDUALS

The total number of individuals affected by the above breach of security is approximately 119,000, including 604 current residents of New Hampshire.¹

STEPS THAT YALE HAS TAKEN OR IS PLANNING WITH RESPECT TO INCIDENT

We have no indication that the data taken between April 2008 and January 2009 was misused. Moreover, as stated above, the affected database was purged of the data in question nearly seven years ago. In addition, in 2005, Yale stopped using Social Security numbers as routine identifiers and began regularly to search for and delete unnecessary files with personal information.

¹ On June 11, 2018, in the course of the same security review discussed above, Yale discovered that sometime between March 2016 and June 2018, intruders had gained access to the same server and from it extracted the names and Social Security numbers of 33 individuals. Those 33 individuals, none of whom reside in your jurisdiction, are being notified, as are regulators in their home states in accordance with their respective laws.

Nevertheless, to protect members of the Yale community and their personal data, we have undertaken and are undertaking the following additional measures:

- Notifying affected residents of New Hampshire, by first class mail, using the forms of letter and attachment attached hereto to advise those residents about the security breach, their risk of identity theft, and measures that they can take to limit that risk. The mailing list was developed and verified using available U.S. Postal Service and other commercially available databases. These notices will be mailed on July 30, 2018;
- Including in the above notice letter an offer of identity monitoring services from Kroll, at no cost, for 12 months, as well as a toll-free number at which to request more information about the instant security breach and the above monitoring services, which include credit file monitoring, and monitoring of "Dark Web" ID theft sites, public record databases, and lender sites;
- Publicizing the discovery of this breach on pages of Yale's cybersecurity website (cybersecurity.yale.edu) and including on those pages information aimed at the small percentage (approximately 3% nationally) of persons as to whom Yale has yet to acquire verified current addresses, advising them of the toll-free call center number and offering to U.S. residents the no-cost monitoring services described above;
- Notifying the three major consumer reporting agencies about the security breach and the number of affected individuals in U.S. jurisdictions;
- Continuing Yale's ongoing implementation of an enhanced data loss prevention program that automates the identification and removal of personal information that is maintained unnecessarily, and systematically testing our data center servers to identify possible vulnerabilities.

Thank you for your attention to this matter. My contact information appears above. If you have questions or concerns, please direct your inquiries to me.

Sincerely,



Harold Rose
Senior Vice-President and Associate General Counsel

Yale University

<<Date>> (Format: Month Day, Year)

<<MemberFirstName>> <<MemberMiddleName>> <<MemberLastName>> <<Suffix>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<ZipCode>>

Dear <<MemberFirstName>> <<MemberLastName>>,

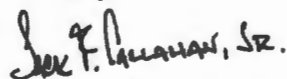
I am writing, with regret, to inform you that, between April 2008 and January 2009, intruders gained electronic access to a Yale database and extracted names and Social Security numbers, including yours. In nearly all cases, the extracted information included dates of birth, in most cases, Yale e-mail addresses and, in some cases, physical addresses. The database did not contain any financial information about you. Yale discovered the intrusion on June 16, 2018 during a security review of Yale servers. Almost seven years ago, in September 2011, as a part of a data protection program, Yale deleted personal information from the affected database, but the earlier intrusion was not detected at that time.

We have no indication that your information has been misused, but Yale considers the protection of personal data of the utmost importance and is taking measures to help you guard against identity theft by offering you identity monitoring services from Kroll, at no cost. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. The enclosed information describes Kroll's services and explains how you can activate them. Once you activate your identity monitoring services, Kroll will monitor your credit file for 12 months and alert you to any changes in your credit history. Kroll will also monitor certain Internet sites, public record databases, and lender sites for evidence that your information is being misused. We encourage you to register for these services on-line, as explained in the enclosed material, or by calling Kroll's toll-free number to receive alerts by mail. You also may refer to Yale's website [REDACTED] or call [REDACTED], Monday through Friday, 9:00 a.m. to 6:00 p.m. Eastern Time, with any questions that you might have about this incident.

Whether or not you register for the Kroll services, it is always a good idea to watch for signs that your personal information is being misused and report any suspicious activity to local law enforcement authorities. We have enclosed information explaining other steps you can take to protect your identity.

Yale takes seriously the protection of personal information, and we continue to improve our electronic security and eliminate the unnecessary storage of such information. We very much regret this incident and the inconvenience to you.

Sincerely,



Jack F. Callahan, Jr.

Senior Vice President for Operations



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

We are offering you access to a complimentary 12-month membership of identity monitoring services through Kroll.

To enroll, visit: [REDACTED] and follow the online instructions to take advantage of your identity monitoring services.¹

*You have until **November 16, 2018** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

If you have questions or would like to enroll and receive credit services by mail instead of online, please call [REDACTED] Monday through Friday from 9:00 a.m. to 6:00 p.m. Eastern Time.

Once you activate, your identity monitoring services include:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Other Steps You Can Take to Protect Your Identity

Yale encourages you to enroll in Kroll's identity monitoring services.

There are, however, other steps you may wish to take to protect your identity.

REVIEW YOUR ACCOUNTS AND CREDIT REPORTS

Regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You should examine the reports carefully to see if there has been theft or unauthorized use of your credit or there is other incorrect information contained in the reports. The federal Fair Credit Reporting Act (FCRA) regulates how credit reporting agencies use, store, and disclose your information. FCRA provides you with various rights, including the right to require the credit reporting agencies to correct errors in the data that they maintain about you.

You may obtain a free copy of your credit report online at annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (also available at annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

You may also obtain a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below. Depending on the agency and service chosen, your state of residence, or other factors, the agency may charge fees. If you reside in any of the following jurisdictions, you are likely eligible for a free or discounted report and should request the price set by that jurisdiction: *CA, CO, CT, GA, ME, MD, MA, MN, MI, MS, MT, NJ, PR, VT, and VI.*

- Equifax (unless subject to state discount or waived, \$15.95 per single report or subscription).
P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111.
Online link: www.equifax.com/personal/products/credit/report-and-score/
- Experian (options include free monthly report or additional services for variable fees).
P.O. Box 9532, Allen, TX 75013, 1-888-397-3742.
Online link: www.experian.com/consumer-products/compare-credit-report-and-score-products.html
- TransUnion (unless subject to state discount or waived, \$9.95 for single report or subscription).
P.O. Box 6790, Fullerton, CA 92834-6790, 1-800-916-8800.
Online link: disclosure.transunion.com/dc/disclosure/disclosure.jsp

CONSIDER A FRAUD ALERT

Consider contacting the three major credit reporting agencies to request that a “fraud alert” be placed on your file. A fraud alert notifies potential lenders to verify your identification before extending credit in your name.

- Equifax: Request alert by calling 800-525-6285
Or online at: www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
- Experian: Request alert by calling 800-397-3742 or 888-397-3742 (outside the U.S.)
Or online at: www.experian.com/fraud/center.html
- TransUnion: Request alert by calling 800-680-7289
Or online at: www.transunion.com/fraud-victim-resource/place-fraud-alert

SECURITY FREEZE FOR CREDIT REPORTING AGENCIES

Consider contacting the three major credit reporting agencies to request that each place a “security freeze” on your individual credit file. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, it is important to understand 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 cards, mortgages, employment, housing or other services. Under most states' laws, if you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, state law limits to between \$5 and \$12 per transaction the prices that a credit reporting agency can charge to place, temporarily lift, or permanently remove a security freeze. For a summary of states' pricing limits, visit: www.creditcards.com/credit-card-news/credit-freeze-laws-50-states.php.

To place a security freeze on your credit file you must submit a request to the credit agency that holds that file (whether it is Equifax, Experian or TransUnion). The following provides contact information, including online portals, mailing addresses and telephone numbers through which you can initiate requests for security freezes to the three major credit reporting agencies:

<u>Equifax Security Freeze</u>	<u>Experian Security Freeze</u>	<u>TransUnion Security Freeze</u>
<u>By mail:</u> Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348	<u>By mail:</u> Experian Security Freeze P.O. Box 9554 Allen, TX 75013	<u>By mail:</u> TransUnion Fraud Victim Assistance Dept. P.O. Box 2000 Chester PA 19016
<u>By Telephone:</u> 800-685-1111, except for (New York residents, who may instead call 800-349-9960).	<u>By Telephone:</u> 800-397-3742 or 888-397-3742 (outside the U.S.)	<u>By Telephone:</u> 888-909-8872
<u>Online:</u> www.freeze.equifax.com	<u>Online:</u> www.experian.com/freeze/center.html	<u>Online:</u> www.transunion.com/credit-freeze

If you decide to request a security freeze, you will need to have the following information available when submitting your request:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. Complete home address information for the last two to-five years (depending on your current state of residence);
5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
6. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
7. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you 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 make your request to the credit reporting agencies by phone, mail, or if an agency provided it, by logging on to your online account. You will have to verify your identity by providing proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. You also will have to identify those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make your request to the credit reporting agencies by phone, mail, or if an agency provided it, by logging on to your online account. You will have to verify your identity by providing proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze.

HELPFUL SUGGESTIONS IF YOU ARE A VICTIM OF IDENTITY THEFT

- **File a police report.** Get a copy of the report to submit to your creditors and others that may require proof of a crime.
- **Contact the U.S. Federal Trade Commission (FTC).** The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by

calling the FTC's Identity Theft Hotline: 1-877-ID-THEFT (438-4338); by mail, Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580; or online at: www.identitytheft.gov.

- **Contact the attorney general or other consumer regulator for your state or territory.** In most states and territories within the U.S., the attorneys general or other consumer regulators administer identity theft protection laws and assist residents who are victims of such thefts. Contact information for many of these state agencies is provided in a table at the end of this document.
- **Keep a record of your contacts.** Start a file with copies of your credit reports, the police reports, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

OTHER INFORMATION

You can obtain further information about fraud alerts, security freezes, and steps you can take to avoid identity theft from the consumer reporting agencies identified above, and the FTC. The FTC's identity theft website is located at www.identitytheft.gov; their toll-free phone number is 1-877-ID-THEFT (1-877-438-4338); or you can write to: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Contact Information For Attorneys General And Related Regulators

Alabama Attorney General Consumer Interest Division 501 Washington Ave., Montgomery, AL 36130 800-392-5658 or 334-242-7335 www.ago.state.al.us	Alaska Dept. of Law Consumer Protection Unit 1031 W. 4th Ave., Suite 200, Anchorage, AK 99501 888-576-2529 or 907-269-5200 consumerprotection@alaska.gov	Arizona Attorney General 2005 N. Central Ave., Phoenix, AZ 85004 800-352-8431 or 602-542-5025 consumerinfo@azag.gov	Arkansas Attorney General 323 Center St., Suite 200, Little Rock, AR 72201-2610 800-482-8982 oag@arkansasag.gov
California Attorney General 1300 I St., Ste. 1740, Sacramento, CA 95814 916-445-9555 www.ag.ca.gov	Colorado Attorney General Consumer Protection Section 1300 Broadway, 7th Floor Denver, CO 80203 800-222-4444 www.coag.gov	Connecticut Attorney General 55 Elm Street Hartford CT, 06106 860-808-5318 attorney.general@ct.gov	Delaware Dept. of Justice Fraud & Consumer Protection 820 N. French St. Wilmington, DE 19801 302-577-8600 attorney.general@state.de.us
D.C. Attorney General Office of Consumer Protection 441 4th Street, NW, Washington, DC 20001 202-442-9828 consumer.protection@dc.gov	Florida Attorney General The Capitol PL-01 Tallahassee, FL 32399-1050 850-414-3300 www.myfloridalegal.com	Georgia Attorney General 40 Capitol Square, SW Atlanta, GA 30334 800-869-1123 or 404-656-3300 ocp.ga.gov/consumer-services	Guam Attorney General Consumer Protection Division 590 S. Marine Corps Dr. # 901 Tamuning, Guam 96913 671-475-3324 ext. 3255 www.guamag.org
Hawaii Attorney General 425 Queen Street Honolulu, HI 96813 808-586-1500 hawaiiag@hawaii.gov	Idaho Attorney General Consumer Protection Division 954 W. Jefferson, 2nd Floor Boise, ID 83720 800-432-3545 or 208-334-2424 www.ag.idaho.gov	Illinois Attorney General 100 W. Randolph St. Chicago, IL 60601 866-999-5630 www.illinoisattorneygeneral.gov	Indiana Attorney General Consumer Protection Division 302 W. Washington St, 5th Fl. Indianapolis, IN 46204 317-232-6330 or 800-382-5516 IDTheft@atg.in.gov
Iowa Attorney General 1305 E. Walnut Street Des Moines IA 50319 888-777-4590 or 515-281-5926 consumer@ag.iowa.gov	Kansas Attorney General 120 SW 10th Ave., 2nd Floor Topeka, KS 66612 800-432-2310 or 785-296-2215 www.ag.ks.gov	Kentucky Attorney General 1024 Capital Center Drive, Ste 200 Frankfort, Kentucky 40601 888-432-9257 or 502-696-5389 ag.ky.gov	Louisiana Dept. of Justice Consumer Protection Section 1885 North Third Street Baton Rouge, LA 70802 800-351-4889 or 225-326-6000 ConsumerInfo@ag.louisiana.gov
Maine Attorney General Consumer Protection Division 6 State House Station Augusta, ME 04333 207-626-8800 www.maine.gov/ag	Maryland Attorney General Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202 888-743-0023 or 410-528-8662 consumer@oag.state.md.us	Massachusetts Attorney General Consumer Advocacy & Response 1 Ashburton Place, Boston, MA 02108 617-727-8400 www.mass.gov/ago	Michigan Attorney General Consumer Protection Division P.O. Box 30213 Lansing, MI 48909 877-765-8388 or 517-373-1160 miag@mi.gov

Minnesota Attorney General 445 Minnesota Street, Suite 1400 St. Paul, MN 55101 800-657-3787 or 651-296-3353 www.ag.state.mn.us	Mississippi Attorney General Consumer Protection Division P.O. Box 22947 Jackson, MS 39225 800-281-4418 or 601-359-4230 www.ago.state.ms.us	Missouri Attorney General Supreme Court Building 207 W. High St. Jefferson City, MO 65102 800-392-8222 consumer.help@ago.mo.gov	Montana Dept. of Justice Office of Consumer Protection P.O. Box 200151 Helena, MT 59620 800-481-6896 or 406-444-4500 contactocp@mt.gov
Nebraska Attorney General Consumer Protection Division 2115 State Capitol Lincoln, NE 68509 800-727-6432 ago.consumer@nebraska.gov	Nevada Attorney General 100 North Carson Street Carson City, NV 89701 702-486-3132 aginfo@ag.nv.gov	New Hampshire Attorney General Consumer Protection Bureau 33 Capitol Street Concord, NH 03301 888-468-4454 or 603-271-3643 doj-cpb@doj.nh.gov	New Jersey Attorney General Div. of Consumer Affairs 124 Halsey Street Newark, New Jersey 07102 800-242-5846 or 973-504-6200 www.njconsumeraffairs.gov
New Mexico Attorney General Consumer & Family Advocacy 201 3rd St NW, Suite 300 Albuquerque, NM 87102 505-717-3500 www.nmag.gov	New York Attorney General Consumer Frauds & Protection Albany, NY 12224 800-771-7755 ag.ny.gov	North Carolina Attorney General Public Protection Section 9001 Mail Service Center Raleigh, NC 27699-9001 877-566-7226 or 919-716-6400 www.ncdoj.gov	North Dakota Attorney General 600 E. Boulevard Ave Dept. 125 Bismarck ND 58505 800-472-2600 or 701-328-2210 www.attorneygeneral.nd.gov
Ohio Attorney General 30 E. Broad St., 14th Floor Columbus, OH 43215 800-282-0515 or 614-466-4986 www.ohioattorneygeneral.gov	Oklahoma Attorney General Consumer Protection Unit 313 NE 21st Street Oklahoma City, OK 73105 405-521-2029 ConsumerProtection@oag.ok.gov	Oregon Dept. of Justice Consumer Protection 1162 Court St. NE Salem, OR 97301 877-877-9392 oregonconsumer.gov	Pennsylvania Attorney General Bureau of Consumer Protection 15th Floor, Strawberry Square Harrisburg, PA 17120 800-441-2555 or 717-787-9707 BCPAdmin@attorneygeneral.gov
Puerto Rico Dept. of Justice Dept. of Consumer Affairs Ave. Jose De Diego Pda.22 Centro Gubernamental Minillas Edificio Torre Norte, Piso 8 San Juan, Puerto Rico 00940 787-722-7555 daco.pr.gov	Rhode Island Attorney General 150 South Main Street Providence, Rhode Island 02903 401-274-4400 consumers@riag.ri.gov	South Carolina Dept. of Consumer Affairs 2221 Devine St., Ste. 200 Columbia, SC 29205-2418 800-922-1594 or 803-734-4200 scdca@scconsumer.gov	South Dakota Attorney General Div. of Consumer Protection 1302 E Hwy 14, Suite 3 Pierre, SD 57501 800-300-1986 or 605-773-4400 www.consumer.sd.gov
Tennessee Attorney General P.O. Box 20207 Nashville, TN 37202 615-741-3491 consumer.affairs@tn.gov	Texas Attorney General Consumer Protection Division 300 W. 15th Street Austin, TX 78701 800-621-0508 www.texasattorneygeneral.gov	Utah Attorney General Utah State Capitol Complex 350 North State Street, Suite 230 SLC, UT 84114 800-244-4636 www.attorneygeneral.utah.gov	Vermont Attorney General 109 State Street Montpelier, VT 05609 802-828-3171 www.ago.vermont.gov
Virgin Islands Attorney General 34-38 Kronprindsens Gade GERS Building, 2nd Floor St. Thomas, VI 00802 340-774-5666 Ext. 107 usvidoj.codemeta.com	Virginia Attorney General 202 North Ninth Street Richmond, Virginia 23219 800-552-9963 or (804) 786-2071 www.oag.state.va.us	Washington Attorney General 1125 Washington Street SE Olympia, WA 98504 800-551-4636 or 206-464-6684 www.atg.wa.gov	West Virginia Attorney General Consumer Protection Division P.O. Box 1789, Charleston, WV 25326 800-368-8808 or 304-558-8986 consumer@wvago.gov
Wisconsin Dept. of Justice P.O. Box 7857 Madison, WI 53703-7857 608-266-1221 www.doj.state.wi.us	Wyoming Attorney General Consumer Protection Unit 2320 Capitol Avenue Cheyenne, WY 82002 800-438-5799 or 307-777-8962 ag.consumer@wyo.gov		