



JONATHAN L. MOLL
VICE PRESIDENT AND GENERAL COUNSEL

July 17, 2013

BY UPS

Attorney General Joseph Foster
Office of the Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301

RE: Notice Pursuant to N.H. Rev. Stat. Ann. §§ 359-C:19, -C:20, -C:21

Dear Attorney General Joseph Foster:

I am writing to let you know about a security incident that potentially exposed the personal information of 2 residents of New Hampshire.

On July 10th, the College was made aware that an email account used by the Office of the Registrar for purposes of providing information and answering student inquiries had been compromised and was being used to send spam. Once discovered, the password was changed, halting that breach. In the course of the College's investigation, it determined that emails containing the Social Security Number or credit card number of 2 residents of New Hampshire were potentially accessible in this e-mail account. While there is no direct evidence that the spammers discovered that information, it is possible. The College has notified law enforcement of the incident.

Although we believe the risk of harm to be low, the College is in the process of notifying the individuals whose personal information was potentially compromised in the incident, using the attached form of notification letter. The notification letters provide these individuals with credit monitoring and identity theft insurance. We expect this mailing to occur shortly.

Please find attached a copy of the notification letter for the affected individual. We would be happy to answer any questions that you may have. Please contact me at 781-239-4022 with any questions.

Very truly yours,

Babson College

Jonathan L. Moll
Vice President and General Counsel
JLM/mm
Attachment

DRAFT BREACH NOTIFICATION TEMPLATE

July , 2013

Name
Address
City, State, Zip Code

Dear _____:

We are writing as a precautionary measure to let you know about a data security incident that occurred on July 10, 2013 and that may involve your personal information. The College was notified that an unauthorized person may have gained access to the Registrar's Office General E-mail Account. Certain e-mails within the account may have contained personal information, such as a Social Security Number or credit card number. Unfortunately, that information may have been exposed to an unauthorized person. We value your privacy and truly regret any inconvenience caused by this incident.

What are the risks that my information will be misused?

We have no reason to believe that your information has been viewed by any unauthorized person or will be used for any unintended purposes. Nonetheless, because unauthorized access to your information is possible, we are offering you credit monitoring.

How Can I Protect Myself?

To help protect your identity, the College is offering you a **complimentary** one-year membership of Experian's ProtectMyID Elite™. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Elite Now in Three Easy Steps

- 1. ENSURE That You Enroll By: [date]**
- 2. VISIT the ProtectMyID Elite Web Site: www.protectmyid.com/enroll or call 877-441-6943 to enroll**
- 3. PROVIDE Your Activation Code: [code]**

Once your ProtectMyID Elite membership is activated, your credit report will be monitored daily for 50 leading indicators of identity theft. You'll receive timely Surveillance Alerts™ from ProtectMyID Elite on any key changes in your credit report, a change of address, or if an Internet Scan detects that your information may have been found in an online forum where compromised credentials are traded or sold.

ProtectMyID Elite provides you with powerful identity protection that will help detect, protect and resolve potential identity theft. In the case that identity theft is detected, ProtectMyID Elite will assign a dedicated U.S.-based Identity Theft Resolution Agent who will walk you through the process of fraud resolution from start to finish for seamless service.

Your complimentary One Year ProtectMyID Elite membership includes:

- **Credit Report:** A free copy of your Experian credit report
- **Surveillance Alerts**
 - **Credit:** Alerts you of suspicious activity including new inquiries, newly opened accounts, delinquencies, or medical collections.
 - **Internet Scan:** Alerts you if your Social Security Number or Credit and/or Debit Card numbers are found on sites where compromised data is found, traded or sold.
 - **Change of Address:** Alerts you of any changes in your mailing address.
- **Identity Theft Resolution:** If you have been a victim of identity theft, you will be assigned a dedicated, U.S.-based Experian Identity Theft Resolution Agent who will walk you through the fraud resolution process, from start to finish.
- **Lost Wallet Protection:** If you ever misplace or have your wallet stolen, an agent will help you cancel your credit, debit and medical insurance cards.
- **\$1 Million Identity Theft Insurance*:** As a ProtectMyID Elite member, you are immediately covered by a \$1 Million insurance policy that can help you cover certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- *** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of Chartis, Inc.** 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.

Once your enrollment in ProtectMyID Elite is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID Elite, 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 877-441-6943.

Should I Do Anything Else?

You will have access to your Experian consumer credit report as part of the ProtectMyID Elite product. We recommend that you check your other consumer reports annually.

You may obtain a free copy of your credit report once every 12 months from each of the nationwide consumer reporting agencies by visiting <http://www.annualcreditreport.com> or by contacting the consumer reporting agencies at:

Equifax
 (800) 685-1111
 P.O. Box 740241
 Atlanta, GA 30374-0241
www.equifax.com

Experian
 (888) 397-3742
 P.O. Box 9532
 Allen, TX 75013
www.experian.com

TransUnion
 (800) 916-8800
 P.O. Box 6790
 Fullerton, CA 92834-
 6790 www.transunion.com

You may wish to place a fraud alert on your credit report. The fraud alert is a consumer statement that alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. Visit Experian's Credit Fraud Center https://www.experian.com/fraud/center_rd.html to add an initial security alert and immediately view your report for any potential fraudulent activity.

You may also call 1 888 EXPERIAN (1-888-397-3742) to add a security alert.

You can obtain further information about fraud alerts and security freezes from these sources as well as from the Federal Trade Commission (FTC), whose contact information is listed below.

We also recommend that you carefully review all your account statements during the next 24 months to make certain there have been no unauthorized transactions made or new accounts opened in your name. Contact your financial institutions immediately if there is unauthorized activity on your accounts or if an unauthorized account has been opened in your name.

Where Can I Go For More Information?

If you want to learn more about identity theft, visit the following helpful websites:

- The Federal Trade Commission runs the U.S. government's identity theft information website, <http://www.ftc.gov/bcp/edu/microsites/idtheft/> you can also contact the Federal Trade Commission via phone at 1-877-ID-THEFT (877-438-4338) or via mail to:
Federal Trade Commission - Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, DC 20580
- The Identity Theft Resource Center is a non-profit organization that you can contact online at <http://www.idtheftcenter.org/> or via email to itrc@idtheftcenter.org.

Do I Have Any Other Rights?

If you believe that you may be a victim of identity theft, you have a right to obtain a police report. In addition, Massachusetts law gives you the right to place a security freeze on your consumer reports. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a security freeze may delay your ability to obtain credit. You may request that a freeze be placed on your consumer report by sending a request to **each** of the three credit reporting agencies by certified mail, overnight mail or regular stamped mail to the address below.

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

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

TransUnion (FVAD)
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

The following information should be included when requesting a security freeze: full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request also should include a copy of a government issued identification card, such as a driver's license, state or military ID card, and proof of current address such as a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent).

The consumer reporting agency may charge a reasonable fee of up to \$5.00 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the consumer reporting company.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus 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 call or send a written request to the credit 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 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 send a written request to each of the three credit bureaus 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. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Is There Anything Else I Should Know?

Please know that the College takes the security of your personal data very seriously and is committed to minimizing the risks associated with the exposure of your personal information. The security of your information is of paramount importance to us and we maintain numerous safeguards to protect your information. Again, we sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us at (781) 239 5075 or (781) 239-4022.

Sincerely,