



STATE OF NH  
DEPT OF JUSTICE  
2017 FEB -2 AM 9:23

January 31, 2017

Michael D. Layish  
Vice President and General Counsel

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 1 resident of New Hampshire.

Our investigation has determined that on January 6, 2017, the College was the subject of a phishing attack in an attempt to divert employee pay. Our security measures ensured that no transfers were made. It was determined, however, that electronic financial account information was potentially accessible to the persons responsible for the breach. We have no evidence that the information has been used for fraudulent purposes. The College has notified law enforcement of the incident.

When the breach was identified, a firewall rule was immediately implemented to block the IP address of the perpetrator's URL, the passwords for impacted individuals were administratively changed and a campus-wide password reset was enforced.

The New Hampshire resident whose financial account information was potentially compromised in the incident will shortly receive notice. A copy of the notification letter is enclosed. The affected individual will be provided with standard credit monitoring and identity theft insurance.

We would be happy to answer any questions that you may have. Please contact me at 781-239-5572 or at [mlayish@babson.edu](mailto:mlayish@babson.edu).

Very truly yours,

BABSON COLLEGE

Michael D. Layish  
Vice President and General Counsel

Attachment

January 31, 2017

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 at the College and that may involve your personal information. Our investigation has determined that on January 6, 2017, the College was the subject of a phishing attack in an attempt to divert employee pay. Our security measures ensured that no transfers were made. It was determined, however, that electronic financial account information was potentially accessible to the persons responsible for the breach. 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 used for any fraudulent 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, we are offering 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 support focused on immediate identification and resolution of identity theft.

**Activate ProtectMyID Now in Three Easy Steps**

1. **ENSURE That You Enroll By: May 1, 2017** (Your code will not work after this date.)
2. **VISIT the ProtectMyID Web Site to enroll: [www.protectmyid.com/enroll](http://www.protectmyid.com/enroll)**
3. **PROVIDE Your Activation Code: [code]**

If you have questions or need an alternative to enrolling online, please call 877-288-8057 and provide engagement #: **PC106244**.

**ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:**

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax®, and TransUnion® credit reports.

- **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
- **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, 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 877-288-8057.

**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).

➤ **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should takes steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

**Equifax**  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

➤ **PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

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.

➤ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**Do I Have Any Other Rights?**

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Massachusetts law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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.

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, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) 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	Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19022-2000
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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 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 me at (781) 239-5572.

Sincerely,

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Michael D. Layish  
Vice President and General Counsel

\* 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