



Complete data breach care

April 22, 2014

Dear Consumer Protection Division of the Attorney General's Office,

This letter is to inform you of a privacy incident affecting residents of your state. We have been hired by Johns Hopkins University to notify and provide identity theft protection to the population of persons whose personal information was compromised as the result of a data security breach discovered on March 19, 2014. There were a total of 4 affected residents of New Hampshire. The notification letters will be mailed via USPS on April 23, 2014.

ID Experts and Johns Hopkins University wanted to inform you of this privacy incident and make you aware that Johns Hopkins University has secured robust protection for those who were affected. In addition to making sure that Johns Hopkins University properly notified those whose information was compromised, ID Experts is also providing a one-year membership in our identity theft protection and restoration program. The service includes a dedicated toll free number for members of the affected population to call, an enrollment website, 12 months of credit and CyberScan™ monitoring, as well as fraud restoration services and a \$20,000 insurance reimbursement component should anyone experience identity theft as a result of this incident. This membership is paid for entirely by Johns Hopkins University.

ID Experts has been providing identity theft services to individuals and organizations since 2003. We remain the leader in the industry and have provided services for hundreds of data breaches.

We have included a copy of the notification letter here to provide you with more details about the incident itself as well as the offering. Please do not hesitate to contact us if you have any questions about this privacy incident or the assistance we have provided to Johns Hopkins University.

Sincerely,

Heather Noonan
Senior Project Manager
Data Breach Response Team (DBRT)

Enclosure



JOHNS HOPKINS
UNIVERSITY

C/O ID Experts
PO Box 6336
Portland, OR 97228-6336

<<Mail ID>>

<<Name>>

<<Address Line 1>>

<<Address Line 2>>

<<City, STATE, Zip code>>

<<DATE>>

Dear <<Student Name>>:

The purpose of this letter is to inform you about a data security breach discovered at the Johns Hopkins University on March 19, 2014. Several files, one or more of which may have contained your name and Social Security number were inadvertently made accessible on the Internet. The files had been intended for internal administrative use. The university removed the files from the Internet as soon as the problem was discovered.

Although we have no evidence that any unauthorized individual or entity has used your personal information, we are bringing this to your attention so that you can be alert to signs of any misuse of your personal identity now and in the future.

Johns Hopkins has secured the services of ID Experts to provide identify theft safeguards at no cost to you for a one-year period. Your 12-month membership will include the following:

- Credit monitoring through TransUnion
- CyberScan for illegal online trading of your information
- An insurance reimbursement component of up to \$20,000 for any expenses incurred if your personal information is used fraudulently
- ID Theft resolution should you happen to fall victim as a result of the situation

To take advantage of these free services, please visit www.idexpertscorp.com/protect and use the following enrollment code: [Enrollment Code].

We deeply regret any inconvenience this may cause you. If you have any questions, please call ID Experts at 1-888-236-0429 for additional information.

Sincerely,

Kevin G. Shollenberger
Vice Provost for Student Affairs
Johns Hopkins University

Additional Steps to help Protect your Information

1. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled with ID Experts, notify them immediately by calling or by visiting their Member website and filing a theft report.

If you file a theft report with ID Experts, you will be contacted by a member of the Recovery Department who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Experts Recovery Advocate who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

2. Place Fraud Alerts with the three credit bureaus. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.alerts.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

3. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above in writing to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. The cost of placing the freeze varies by the state you live in and for each credit reporting agency. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Theft Complaint Form with the Federal Trade Commission, there may be no charge to place the freeze.

4. You can obtain additional information about the steps you can take to avoid identity theft from the following:

For California Residents:

Visit the California Office of Privacy Protection (www.privacy.ca.gov) for additional information on protection against identity theft

For Maryland Residents:

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

For North Carolina Residents:

Office of the Attorney General of North Carolina
9001 Mail Service Center
Raleigh, NC 27699-9001
www.ncdoj.com/
Telephone: 1-919-716-6400

For all other US Residents:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.consumer.gov/idtheft
1-877-IDTHEFT (438-4338)
TDD: 1-202-326-2502

The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.