



PUBLIC SCHOOL & EDUCATION EMPLOYEE  
RETIREMENT SYSTEMS OF MISSOURI

**Dearld Snider**  
Executive Director  
Ext. 1041

**Bill Betts**  
Assistant Executive  
Director, Operations  
Ext. 1010

**Sarah Swoboda**  
General Counsel  
Ext. 2128

**Jennifer Martin**  
Director of  
Executive  
and Board  
Administration  
Ext. 2108

October 14, 2021

RECEIVED

OCT 18 2021

CONSULTATION

Attorney General John M. Formella  
Office of the New Hampshire Attorney General  
Consumer Protection Bureau  
33 Capital Street  
Concord, NH 03301

**Re : Notification of Security Incident**

Dear Attorney General Formella:

We write to advise you of an incident involving the possible unauthorized exposure of the personal information of 55 New Hampshire residents which occurred on September 11, 2021. If we learn the number of impacted New Hampshire residents materially increases, we will notify your office.

This incident occurred because a PSRS/PEERS employee's email account was accessed by an unauthorized individual. The PSRS/PEERS information technology department, in conjunction with our outside security provider, discovered the unauthorized access and disabled the impacted employee's account within an hour from when the access began. After a rapid but exhaustive investigation, we believe that the personally identifiable information that may have been exposed included Social Security numbers, internal PSRS/PEERS account numbers, bank account information (without any security codes, access codes or passwords), and dates of birth.

After the security incident, PSRS/PEERS notified relevant law enforcement agencies, including the FBI and the Missouri State Highway Patrol and we continue to work with law enforcement to address this issue. PSRS/PEERS also took several immediate steps to increase security protocols related to email usage, including changing employee passwords, and strengthening policies related to email access and data storage to prevent this type of incident in the future. These improvements include:

- All PSRS/PEERS employees have changed their passwords.
- PSRS/PEERS has strengthened authentication protocols for user log ins, including increased use of multifactor authentication.
- PSRS/PEERS is updating policies regarding the retention and storage of Personally Identifiable Information.
- Additional security measures are being taken by PSRS/PEERS staff when talking with members about their membership information.

Additionally, PSRS/PEERS is constantly looking at ways to enhance security and will be looking at additional layers of protection to add to our system.

We expect to send written notice by mail to persons whose personal information was potentially impacted on or about October 14, 2021. The notification materials advise the affected individuals to remain vigilant by reviewing account statements and provides them with contact information for the fraud departments of the three major credit reporting agencies. Additionally, to assist affected individuals in protecting themselves from possible identity theft, we have retained Experian, a leading global provider of consumer and corporate identity risk management services. Through Experian, PSRS/PEERS is offering two years of free credit monitoring and identity theft protection service to all impacted individuals. Drafts of the notification materials are attached to this letter.

We trust that this letter and its enclosures provide you with all the information required to assess this incident and our response. Please contact our General Counsel, Sarah Swoboda at (573) 638-2128 if you have additional questions or if we can be of further assistance.

Sincerely,



Dearld Snider, Executive Director

Attachment



PUBLIC SCHOOL & EDUCATION EMPLOYEE  
RETIREMENT SYSTEMS OF MISSOURI

Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

October 14, 2021

812 2 302130 \*\*\*\*\*AUTO\*\*ALL FOR AADC 365



**RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION**

Dear [REDACTED]

We are contacting you regarding a data security incident that occurred on September 11, 2021 at The Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS). As a result, your personal information may have been potentially exposed to an unauthorized individual. Please be assured that we have taken every step necessary to address the incident.

This incident occurred as a result of a PSRS/PEERS employee's email account being accessed by an unauthorized individual. The PSRS/PEERS information technology department disabled the impacted employee's email account within a few minutes of being notified of the unauthorized access. The unauthorized individual had access to this account for less than one hour. The accessed email account contained files with personal information relating to you, including your name and internal PSRS/PEERS account numbers associated with you. It may have also included your birth date. Please note that your Social Security number was NOT included in the potentially exposed data.

After the security incident, PSRS/PEERS notified relevant law enforcement agencies and took immediate steps to enhance security protocols to prevent this type of incident in the future. We continue to work with law enforcement to address this incident.

In addition to informing you about the incident, we wanted to tell you about identity theft prevention resources available to you and let you know about additional steps you may take if you wish. To help protect your identity, we are offering a complimentary twenty four month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. Additional information and instructions on activating your account are provided in this letter.

Additional actions you can take to protect yourself and resources that may assist you include the following.

- You should be vigilant with your financial accounts for the next 12 to 24 months, for example, by carefully reviewing your credit reports and bank, credit card and other account statements. If you discover suspicious activity on your credit report, your accounts or by any other means, you may wish to contact law enforcement or the state attorney general and file a police report of identity theft. Also, please notify us of any suspicious activity.

- You may contact the fraud departments of the three major credit reporting agencies to discuss your options. You have the right to place a free 90-day fraud alert on your credit file. A fraud alert lets creditors know to contact you before opening new accounts. It also may delay your ability to obtain credit. To place a fraud alert on your credit report contact the three credit reporting agencies below.

**Equifax Credit Information Services, Inc.**  
P.O. Box 105788  
Atlanta, GA 30348  
(888) 766-0008  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9554  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion Fraud Victim Assistance Department**  
P.O. Box 6790  
Fullerton, CA 92834  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)

- You may wish to learn more about identity theft. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft, as does your state attorney general's office.
- You may also obtain information about steps you can take to avoid identity theft from the following:

**For all US Residents:**  
**Federal Trade Commission Consumer Response Center**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
(877) FTC-HELP or (877) 382-4357  
<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

**For District of Columbia Residents:**  
**DC Office of the Attorney General**  
400 6<sup>th</sup> Street, NW, Washington, DC 20001  
(202) 727-3400  
<https://oag.dc.gov/consumer-protection/consumer-alert-identity-theft>

**For Kentucky Residents:**  
**Kentucky Office of the Attorney General Office of Consumer Protection**  
1024 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601 (888) 432-9257  
<https://ag.ky.gov/Contact-Us/Pages/default.aspx>

**For Maryland Residents:**  
**Maryland Office of the Attorney General**  
200 St. Paul Place Baltimore, MD 21202  
(888)-743-0023  
<http://www.oag.state.md.us/idtheft/index.htm>

**For North Carolina Residents:**  
**NC Attorney General's Office Consumer Protection Division**  
9001 Mail Service Center Raleigh, NC 27699-9001  
(919) 716-6000  
<https://ncdoj.gov/protecting-consumers/protecting-your-identity/>

**For Oregon Residents:**  
**Oregon Department of Justice**  
1162 Court St. NE, Salem, OR 97301-4096  
(503) 378-4400  
<https://www.doj.state.or.us/consumer-protection/>

If you are interested in enrolling in Experian's<sup>®</sup> IdentityWorks<sup>SM</sup> membership, please follow the steps below:

- Ensure that you **enroll by: January 31, 2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll:** <https://www.experianidworks.com/credit>
- Provide your **activation code:** [REDACTED]

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 [REDACTED] by **January 31, 2022**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

**ADDITIONAL DETAILS REGARDING YOUR TWENTY FOUR MONTH EXPERIAN  
IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

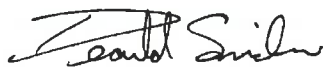
- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at [REDACTED]. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-391-6964.

Sincerely,



Dearld Snider  
Executive Director

\* Offline members will be eligible to call for additional reports quarterly after enrolling

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

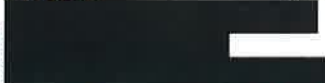


PUBLIC SCHOOL & EDUCATION EMPLOYEE  
RETIREMENT SYSTEMS OF MISSOURI

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PO Box 999  
Suwanee, GA 30024

October 14, 2021

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**RE: IMPORTANT NOTICE ABOUT YOUR PERSONAL INFORMATION**

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This incident occurred as a result of a PSRS/PEERS employee's email account being accessed by an unauthorized individual. The PSRS/PEERS information technology department disabled the impacted employee's email account within a few minutes of being notified of the unauthorized access. The unauthorized individual had access to this account for less than one hour. The accessed email account contained files with personal information relating to you, including your name, Social Security number, bank account information (without any security codes, access codes or passwords) and internal PSRS/PEERS account numbers associated with you. It may have also included your birth date.

After the security incident, PSRS/PEERS notified relevant law enforcement agencies and took immediate steps to enhance security protocols to prevent this type of incident in the future. We continue to work with law enforcement to address this incident.

In addition to informing you about the incident, we wanted to tell you about identity theft prevention resources available to you and let you know about additional steps you may take if you wish. To help protect your identity, we are offering a complimentary twenty four month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. Additional information and instructions on activating your account are provided in this letter.

Additional actions you can take to protect yourself and resources that may assist you include the following.

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Allen, TX 75013  
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**DC Office of the Attorney General**  
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9001 Mail Service Center Raleigh, NC 27699-9001  
(919) 716-6000  
<https://ncdoj.gov/protecting-consumers/protecting-your-identity/>

**For Oregon Residents:**  
**Oregon Department of Justice**  
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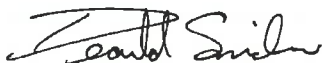
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Please note that this Identity Restoration support is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-888-391-6964.

Sincerely,



Dearld Snider  
Executive Director

\* Offline members will be eligible to call for additional reports quarterly after enrolling

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954 1 345483 \*\*\*\*\*AUTO\*\* ALL FOR AADC 800



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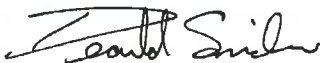
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