

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

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#### **Notice of Data Breach**

# Dear << Name>>.

CSUN is writing to inform you of an information security incident that may have involved some of the personal information that you provided when applying for admission to CSUN. Although we have no evidence at this time that your personal information was actually disclosed or acquired by unauthorized parties, we are sending this letter to you in an abundance of caution to provide you with information regarding what happened and steps we are taking to protect you moving forward.

What Happened?

On April 5, 2016, CSUN officials learned that online records containing information relating to CSUN Educational Opportunity Programs ("EOP") student applicants were potentially accessible online to outside parties. CSUN immediately began an investigation and discovered that an ID and password were mistakenly published on an internal-facing CSUN staff resources webpage that was visible to anyone with the specific website address, potentially allowing access to personal information of CSUN EOP applicants. We also immediately reconfigured the relevant website and deactivated the ID and password at issue. CSUN and outside security experts have found no evidence to suggest that this incident was the result of a malicious act or "hacking" attempt.

### What Information Was Involved?

Personally identifiable information including name, address, Social Security Number, email address and phone number.

## What We Are Doing

While we have received no reports that your information has been used in any manner that would compromise your identity or credit, we are offering you a complimentary one-year membership in Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. In addition, we are taking additional steps to strengthen and enhance the security of information in our care, including conducting a comprehensive review of our information security policies and procedures to prevent a mistake like this one from happening again.

### What You Can Do

For instructions on how to activate your complimentary one-year membership, please see the "Activate ProtectMyID Now in Three Easy Steps" document enclosed with this letter. Also, please review the enclosed "Information about Identity Theft Protection" reference guide on the back of this letter, which describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

### For More Information

We deeply regret any inconvenience this incident may cause you. If you have any questions, please call 1-844-855-8575, Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Standard Time.

Sincerely,

Kevin Krzewinski Information Security Officer California State University, Northridge

# **Information about Identity Theft Protection**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax,** P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com **Experian,** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com **TransUnion,** P.O. Box 1000, Chester, PA 19022, 1-877-322-8228, www.transunion.com

You should remain vigilant with respect to reviewing your account statements and credit reports, and you should promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding and protection against identity theft: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

**For residents of Maryland:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney General, Consumer Protection Division 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us

**For residents of North Carolina:** You may also obtain information about preventing and avoiding identity theft from North Carolina Attorney General's Office:

North Carolina Attorney General's Office, Consumer Protection Division 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-5-NO-SCAM, www.ncdoj.gov

**Fraud Alerts:** There are also two types of fraud alerts that you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least 90 days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies at the toll-free numbers listed below:

 Equifax
 Experian
 TransUnion

 877-478-7625
 888-397-3742
 800-680-7289

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift, and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

Equifax Security FreezeExperian Security FreezeTransUnion (FVAD)P.O. Box 105788P.O. Box 9554P.O. Box 2000Atlanta, GA 30348Allen, TX 75013Chester, PA 19022-2000www.equifax.comwww.experian.comfreeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

# Activate ProtectMyID Now in Three Easy Steps

- 1. ENSURE That You Enroll by: August 6, 2016 (Your code will not work after this date.)
- 2. VISIT the ProtectMyID Website to Enroll: www.protectmyid.com/redeem
- 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 #: << engagement number>>.

### 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:
  - O Daily Bureau Credit Monitoring: Alerts of key changes and suspicious activity found on your Experian®, Equifax® and TransUnion® credit reports.
- Identity Theft Resolution and ProtectMyID ExtendCARE: Toll-free access to U.S.-based customer care and a dedicated Identify 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; and contact government agencies.
  - o 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.

Activate your membership today at www.protectmyid.com/redeem or call 877-288-8057 to register with the activation code above.

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.

<sup>\*</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of 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 may not be available in all jurisdictions.