Catholic Charities CYO of The Archdiocese of San Francisco c/o Cyberscout PO Box 1286 Dearborn, MI 48120-9998





August 30, 2024

Notice of Data Breach

#### Dear

The privacy and security of the personal information we maintain is of the utmost importance to Catholic Charities CYO of The Archdiocese of San Francisco ("Catholic Charities"). We are writing with important information regarding a security incident that may have impacted some of your information. As such, we want to provide you with information about the incident, tell you about the services that we are providing to you, and let you know that we continue to take significant measures to protect your information.

## What Happened?

Catholic Charities discovered a network security incident impacting our systems.

### What We Are Doing.

Upon learning of this issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and manual review, we confirmed on July 31, 2024 that, between September 13, 2023 and September 29, 2023, certain impacted files containing personal information may have been subject to unauthorized access or acquisition.

### What Information Was Involved?

The potentially impacted information includes your

### What You Can Do.

Out of an abundance of caution, to help protect your identity, we are offering a **complimentary** months membership of

services at no charge. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

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## For More Information.

Catholic Charities is committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. Catholic Charities continually evaluates and modifies its practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, from 8:00 am to 8:00 pm eastern (excluding major U.S. holidays).

Sincerely,

**Catholic Charities CYO of The Archdiocese of San Francisco** 990 Eddy Street San Francisco, CA 94109

# - OTHER IMPORTANT INFORMATION -

## 1. <u>Enrolling in Complimentary Credit Monitoring</u>.

To enroll in Credit Monitoring services at no charge, please log on to and follow the instructions provided. When prompted please provide the following unique code to receive services:

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

## 2. <u>Obtain and Monitor Your Credit Report</u>

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the three major nationwide credit reporting companies. You can obtain a free copy of your credit report by calling **1-877-322-8228**, visiting **www.annualcreditreport.com**, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at **https://www.annualcreditreport.com/index.action**. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	Fraud Victim Assistance Department
Atlanta, GA 30348-5069	Allen, TX 75013	P.O. Box 2000
https://www.equifax.com/personal/cred	https://www.experian.com/	Chester, PA 19016-2000
it-report-services/credit-fraud-alerts/	fraud/center.html	https://www.transunion.com/fraud-alerts
(800) 525-6285	(888) 397-3742	(800) 680-7289

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.

### 3. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial 1-year "fraud alert" on your credit files, at no charge. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert, call any one (1) of the three (3) major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert. thev will notify the others. Additional information is available at https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/.

Equifax	Experian	TransUnion
P.O. Box 105069	P.O. Box 9554	Fraud Victim Assistance Department
Atlanta, GA 30348-5069	Allen, TX 75013	P.O. Box 2000
https://www.equifax.com/personal/credi	https://www.experian.com/fraud/	Chester, PA 19016-2000
t-report-services/credit-fraud-alerts/	center.html	https://www.transunion.com/fraud-aler
(800) 525-6285	(888) 397-3742	ts
		(800) 680-7289

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# 4. <u>Placing a Security Freeze on Your Credit File</u>.

Following is general information about how to request a security freeze from the three credit reporting agencies at no charge. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. 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. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below). You may place a security freeze on your credit report by contacting <u>all three</u> nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to <u>all three</u> credit reporting companies:

*Equifax Security Freeze* P.O. Box 105788 Atlanta, GA 30348-5788 https://www.equifax.com/personal/credit-repo rt-services/credit-freeze/ (888) 298-0045 *Experian Security Freeze* P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742 *TransUnion Security Freeze* P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/credit -freeze (888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

## 5. <u>Additional Helpful Resources</u>.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

**California Residents**: Visit the California Office of Privacy Protection (<u>www.oag.ca.gov/privacy</u>) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

**Iowa Residents**: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, <u>www.iowaattorneygeneral.gov</u>, Telephone: 515-281-5164.

**New York Residents**: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <u>https://ag.ny.gov/consumer-frauds-bureau/identity-theft;</u> Telephone: 800-771-7755.

**New Jersey Residents:** You may obtain information about preventing identity theft from the New State Police: P.O. Box 7068, West Trenton, NJ 08628; <u>https://nj.gov/njsp/tech/identity.html</u>; Telephone: 609-882-2000.

**North Carolina Residents**: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, <u>www.ncdoj.gov/</u>, Telephone: 877-566-7226.

**Oregon Residents**: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, <u>www.doj.state.or.us</u>, Telephone: 877-877-9392.

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