

**Watsonville Chiropractic Inc./David W. Christie, D.C**  
Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<mail id>>  
<<Name 1>>  
<<Address 1>>  
<<Address 2>>  
<<City>><<State>><<Zip>>

<<Date>>

**Re: Notice of Data Breach**

Dear Parent or Guardian of <<Name 1>>:

We are writing to inform you of a recent event that may affect the security of your minor's personal information. While we are unaware of any actual or attempted misuse of your minor's personal information, out of an abundance of caution, we are providing you with information about the incident, steps we are taking in response, and steps you can take to protect your minor against fraud should you feel it is appropriate.

**What Happened?** On September 11, 2016, we were notified by our billing software company that their Amazon "S3" storage account was vulnerable because it was accessible to persons outside their organization, and that a security researcher accessed and downloaded information from the account. This storage account contained, among other things, protected health information of certain Watsonville Chiropractic patients. The billing software company immediately took steps to secure the storage account and launched an investigation to determine whether any sensitive information was accessed or acquired. They determined that the storage account was vulnerable from May, 2016 to September 11, 2016. However, we have no indication that any fraud has resulted from this incident.

**What Information Was Involved?** While we have no indication that any fraud has resulted from this incident, we have confirmed that the data affected by this incident possibly included your minor's name, address, diagnosis, date of birth, treatment location, treatment date, and Social Security number. This information may have been downloaded by the security researcher on or around September 10, 2016 and may have been accessible to individuals who were able to access the "S3" account.

**What We Are Doing.** We take the security of information in our care very seriously. We are in communication with the billing software company to ensure that access to the storage account is restricted and that proper access credentials are in place. We have also confirmed that the security researcher deleted all the information downloaded. We are providing notice of this incident to all potentially impacted individuals.

We have arranged with Equifax Personal Solutions to help you protect your minor's personal information at no cost to you. Enrollment instructions are included in the attached Privacy Safeguards.

We are also providing notice of this incident to certain state regulators and the Department of Health and Human Services.

**What You Can Do.** Please review the enclosed Privacy Safeguards Information for additional information on how to better protect your minor against identity theft and fraud.

***For More Information.*** We are very sorry for any inconvenience or concern this incident causes you. The security of your minor's information is a priority to us. Should you have any questions about the content of this letter or ways you can better protect your minor from the possibility of identity theft, please call us at 844-418-6630 between 9:00 am and 6:00 pm PST, Monday through Friday, excluding major holidays.

Sincerely,

A handwritten signature in cursive script that reads "David W. Christie, D.C.". The signature is written in dark ink and is positioned above the printed name.

Dr. David W. Christie, D.C.  
Watsonville Chiropractic, Inc.

## **PRIVACY SAFEGUARDS**

We have arranged with Equifax Personal Solutions to help you protect your minor's personal information at no cost to you.

### **Enroll in Equifax Child Identity Monitoring**

Equifax Child Identity Monitoring will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's credit file.

- If no SSN match is found and no credit file exists, Equifax will create a credit file in the minor's name and immediately "lock" the credit file. This will prevent access to the minor's information in the future. If someone attempts to use your minor's information to open credit, you will receive an email alert.
- If there is a match and a credit file exists, Equifax will immediately "lock" the file, initiate an investigation into the use of that file and alert you to new attempts to use your minor's information.

### **How to Enroll for Parents or Guardians:**

Parents or guardians – if you have not ordered from Equifax in the past, you will need to create an account with us. Please follow the instructions below. If you have questions for Equifax, you may call the phone number listed in the Equifax Member Center or in the Equifax email communication.

To sign up your child please visit [www.myservices.equifax.com/minor](http://www.myservices.equifax.com/minor)

1. If you are a parent/guardian who already has an Equifax account, please login using the username and password you created when enrolling in your product.
2. If you are a parent/guardian who does not have an Equifax account, below the login screen, you will see text that reads *"Don't have an Equifax account? Please click here to create an account."* Please click to create your account, and then enter in the **parent/guardian** information on the screens that follow in order to create an account.
3. Select the button for "\$29.95 for 12 months".
4. Enter Promotion Code: <<Code>> to order the first minor product and click "apply code". This will zero out the price of the product. **Do not enter credit card information.**
5. Check the box to agree to the Terms of Use.
6. Next, click the "Continue" button.
7. You will be prompted to answer certain authentication questions to validate your identity.
8. Please review the order and click the "Submit" button.
9. You will then see the Order Confirmation. Please note that since you did not enter credit card information you **WILL NOT** be billed after the 12 months.
10. Click "View my Product" which will take you to your Member Center.
11. Click the orange button "Enroll Child" to enter your child's information (child's name, Date of Birth and Social Security Number). Note: if you enter the child's SSN incorrectly, you will need to remove the minor by going to your Member Center and clicking on "My Account" to remove the minor from monitoring the account. You may then re-enroll the minor with the correct SSN.
12. Check the box confirming you are the child's parent or guardian.
13. Click "Submit" to enroll your child.
14. If you are enrolling multiple minors, please log out, then repeat the above process to add another minor.

Watsonville Chiropractic, Inc. encourages everyone to remain vigilant against incidents of identity theft and financial loss by:

- **Reviewing your minor's account statements, medical bills, and health insurance statements** regularly for suspicious activity, to ensure that no one has submitted fraudulent medical claims using your minor's name and address. Report all suspicious or fraudulent charges to your minor's account and insurance providers. If you do not receive regular Explanation of Benefits statements, you can contact your health plan and request them to send such statements following the provision of services.
- **Ordering and monitoring your credit reports** for suspicious activity. Under U.S. law, everyone is entitled to one free credit report annually from each of the three major credit bureaus. To order a free credit report, visit <http://www.annualcreditreport.com>/or call, toll-free, 1-877-322-8228. Individuals may also contact the three major credit bureaus directly to request a free copy of their credit report:

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19022  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

- **Placing a “fraud alert” on your minor’s credit file.** A “fraud alert” will tell creditors to take additional steps to verify your identity prior to granting credit in your minor’s name; however, because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the credit bureaus verify your minor’s identity. As soon as one credit bureau confirms your minor’s fraud alert, the others are notified to place fraud alerts on your minor’s files. You may use the contact information listed above to contact the major credit bureaus and place a “fraud alert” on your minor’s credit report.
- **Placing a “security freeze” on your credit file,** that prohibits a credit reporting agency from releasing any information from your credit report without your written authorization but may delay, interfere with, or prevent the timely approval of any requests for new credit. If you have been a victim of identity theft, and provide the credit reporting agency with a valid police report, the credit reporting agency cannot charge to place, lift or remove a security freeze. In all other cases, a credit agency may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You must contact each of the credit reporting agencies separately to place a security freeze on your credit file:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
(NY residents please call  
1-800-349-9960)  
[http://www.equifax.com/  
help/credit-freeze/en\\_cp](http://www.equifax.com/help/credit-freeze/en_cp)

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[https://www.experian.com/  
freeze/center.html](https://www.experian.com/freeze/center.html)

TransUnion Fraud Victim Assistance  
P.O. Box 2000  
Chester, PA 19022  
Fraud Division  
888-909-8872  
[http://www.transunion.com/  
credit-freeze/place-credit-freeze](http://www.transunion.com/credit-freeze/place-credit-freeze)

- **Typically,** a minor does not have credit in his or her name, and the consumer reporting agencies do not have a credit report in a minor’s name. The above steps can be taken to better protect your minor, if a credit report has been issued in your minor’s name.
- **Educating yourself further** on identity theft, fraud alerts, and the steps one can take to protect against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should also be reported to law enforcement.
- **Reporting suspicious activity or incidents of identity theft and fraud** to local law enforcement.