



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

NOTICE OF DATA BREACH



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April 30, 2016

Dear ,

The privacy of your personal information is of utmost importance to Hume Lake Christian Camps. I am writing with important information about a recent incident involving the security of some of the personal information that we maintain. We wanted to provide you with information regarding the incident and explain the services we are making available to help safeguard you against identity fraud. We also are providing additional steps you can take to help protect your information.

What Happened?

On March 4, 2016, we discovered that between February 29, 2016 and March 4, 2016, as a result of a phishing incident, an unauthorized third party gained access to a Hume Lake employee's email account and, in turn, may have accessed files containing certain personal information.

What Information Was Involved?

Based on our complex forensic investigation and document review, which was concluded on April 13, 2016, we can confirm that the information that may have been accessed included your name, Social Security number and bank account numbers (routing and checking). No other personal or medical information of yours was accessible within the compromised account.

What We Are Doing.

Upon learning of the issue, our incident response team promptly launched an investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals who regularly investigate and analyze these types of incidents. To date, we are not aware of any reports of identity fraud as a direct result of this incident. Out of an abundance of caution, we wanted to make you aware of the incident, explain the services we are making available to help safeguard you against identity fraud, and suggest steps you should take as well.

What You Can Do.

Enclosed you will find information on enrolling in MyIDCare – identity theft protection services through ID Experts®, the data breach and recovery services expert, at no cost to you. ID Experts fully managed recovery services will include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, exclusive educational materials and complete access to their fraud resolution representatives. With this protection, ID Experts will help you resolve issues if your identity is compromised. We have also provided you with other precautionary measures you can take to help protect your personal information, including placing a Fraud Alert, placing a Security Freeze and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements for fraudulent or irregular activity on a regular basis.



Please accept my sincere apologies, on behalf of Hume Lake, that this incident occurred. We are committed to maintaining the privacy of your information and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your information, including training our workforce on security threats.

For More 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 [REDACTED]. 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, 6:00 a.m. to 6:00 p.m. Pacific Time.

Sincerely,

[REDACTED]
Dathan Brown
Executive Director
Hume Lake Christian Camps

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 12-Month Credit Monitoring.

Protecting your personal information is important to Hume Lake Christian Camps. In response to this incident and as a precautionary measure, we are offering identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare for a one year period at no cost to you. With this protection, ID Experts will help you resolve issues if your identity is compromised. We strongly encourage you to register for this free identity theft protection service.

To enroll please visit www.idexpertscorp.com/protect or call [REDACTED]. You need to use the following enrollment code when enrolling: [REDACTED]

Your 12 month MyIDCare membership will include the following:

Complete Credit Monitoring and Recovery Services

- **Single Bureau Credit Monitoring** - Monitors any changes reported by Experian credit bureau to your credit report.
- **Healthcare Identity Protection Toolkit™**- Complete checklist that provides you with tips and resources for avoiding and detecting medical identity theft.
- **Access to the ID Experts Team** - Access to an online resource center for up-to-date information on new identity theft scams, tips for protection, legislative updates and other topics associated with maintaining the health of your identity.
- Should you believe that you are a victim of identity theft, ID Experts will work with you to assess, stop, and reverse identity theft issues.
- In the event of a confirmed identity theft, you may be eligible for reimbursement of up to \$1,000,000 for expenses related to that theft.

Please Note: Minors, under the age of 18, should not have a credit history established and are under the age to secure credit. Therefore credit monitoring may not be applicable at this time. All other services provided in the membership will apply. No one is allowed to place a fraud alert on your credit report except you, please follow the instructions below to place the alert.

Once you have completed your enrollment, you will receive a welcome letter by email (or by mail if you do not provide an email address when you sign up). The welcome letter will direct you to the exclusive ID Experts' Member Website where you will find other valuable educational information. The Enrollment Code expires on August 1, 2016.

Activate the credit monitoring provided as part of your membership with ID Experts. Credit monitoring is included in the membership, but you must personally activate it for it to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, ID Experts will be able to assist you.

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.

2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place an initial 90-day "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com
1-800-525-6285

Experian
P.O. Box 2002
Allen, TX 75013
www.experian.com
1-888-397-3742

TransUnion
P.O. Box 2000
Chester, PA 19022
www.transunion.com
1-800-680-7289



3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

PO Box 105788
Atlanta, GA 30348
<https://www.freeze.equifax.com>
1-800-685-1111

Experian Security Freeze

PO Box 9554
Allen, TX 75013
<http://experian.com/freeze>
1-888-397-3742

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19022
<http://www.transunion.com/securityfreeze>
1-800-680-7289

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. 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.

5. Additional Helpful Resources.

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.

In addition to the FTC, the California Attorney General’s Office can also be contacted to obtain information on the steps you can take to prevent identity theft.

California Department of Justice
Attn: Office of Privacy Protection
P.O. Box 944255
Sacramento, CA 94244-2550
Telephone: (916) 322-3360
Toll-free in California: (800) 952-5225
oag.ca.gov/privacy

6. Reporting Identity Fraud to the IRS.

If you believe that you are a victim of identity fraud AND it is affecting your federal tax records (or may affect them at some time in the future), such as your attempt to file your federal tax returns electronically was rejected or if you received a notice from the IRS indicating someone was otherwise using your Social Security number, it is recommended that you do the following:

- Contact your tax preparer, if you have one.
- File an Identity Theft Affidavit (Form 14039) with the IRS. The form can be downloaded at: <https://www.irs.gov/pub/irs-pdf/f14039.pdf>
- Call the IRS at (800) 908-4490, ext 245 to report the situation. The unit office is open Monday through Friday from 7 am to 7 pm.
- Report the situation to your local police department.

Additional information regarding preventing tax related identity theft can be found at <http://www.irs.gov/uac/Identity-Protection>.