

**INNER** 10300 SW Greenburg Rd.  
**CITY** Suite 570  
**LAW** Portland, OR 97223  
**CENTER**

To Enroll, Please Call:  
1-800-939-4170  
Or Visit:  
[https://app.idx.us/account-  
creation/protect](https://app.idx.us/account-creation/protect)  
Enrollment Code: [XXXXXXXXXX]

<<First Name>> <<Last Name>>  
<<Address1>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

July 23, 2021

## Notice of Data Breach

Dear <<Name1>>:

The Inner City Law Center is writing to inform you of an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and some steps that you may consider taking.

### What Happened?

We completed an investigation into suspicious activity originating from unauthorized access to an employee's email account. Upon discovering the incident, we immediately took steps to secure the email account, and began an investigation with the assistance of an outside cybersecurity firm. Our investigation determined that an unauthorized person obtained access to one employee email account at different periods between August 4, 2020 and January 26, 2021.

### What Information Was Involved?

On May 5, 2021, we concluded our investigation, determining that the email account contained personal information that was potentially accessible. The investigation was not able to determine whether any specific emails were accessed by the unauthorized person; however, we were not able to rule out that possibility. Out of an abundance of caution, we conducted a thorough review of all emails and attachments that were potentially accessible. We are notifying you because the email account contained a message or attachment with your personal information, including your <<variable data>>.

### What We Are Doing.

Your confidence and trust are important to us, and we regret any inconvenience or concern this incident may cause. To further protect personal information, we are taking steps to enhance our existing security protocols and re-educating our staff for awareness on these types of incidents.

### What You Can Do.

While we have no indication that your information was actually viewed by the unauthorized person, or that it has been misused, we wanted to notify you of this incident and assure you that we take it very seriously. Out of an abundance of caution, I am offering you access to IDX's identity protection services at no cost to you for one year. IDX identity protection services include: one year of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. This service is completely free to you and enrolling in this program will not hurt your credit score.

You may contact IDX with any questions and to enroll in free identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 am to 9:00 pm Eastern time. Please note the deadline to enroll is October 23, 2021.

For instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response to the incident, please see the additional information provided in this letter.

**For More Information.**

If you have any questions, please call 1-800-939-4170 from 9:00 am to 9:00 pm Eastern time, Monday through Friday.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ian Musa', written over a set of horizontal lines.

Ian Musa  
Chief Operating Officer



## ENROLLMENT INSTRUCTIONS

**1. Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

**2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated 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, IDX will be able to assist you.

**3. Telephone.** Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team 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 Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

### ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com), 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

### Fraud Alerts and Credit or Security Freezes:

**Fraud Alerts:** There are two types of general fraud alerts 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 one year. 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.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

***Credit or Security Freezes:*** You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

***How do I place a freeze on my credit reports?*** There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, [www.experian.com](http://www.experian.com)
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, [www.transunion.com](http://www.transunion.com)
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, [www.equifax.com](http://www.equifax.com)

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with 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.

***How do I lift a freeze?*** A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

If your health insurance or medical information was involved, it is also advisable to review the billing statements you receive from your health insurer or healthcare provider. If you see charges for services you did not receive, please contact the insurer or provider immediately.

If your username and password to an online account was involved, it is also advisable to change your password to the account as well as any other accounts that use the same or a similar password.

You may contact the Inner City Law Center by phone at (213) 891-2880 or by mail at 1309 East Seventh Street, Los Angeles, CA 90021.

***Additional information for residents of the following states:***

**Maryland:** You may contact and obtain information from your state attorney general at:

*Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, [www.oag.state.md.us](http://www.oag.state.md.us).

**New York:** You may contact and obtain information from these state agencies:

*New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>

*New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

**A Summary of Your Rights Under the Fair Credit Reporting Act:** The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.

