



POINT LOMA

NAZARENE UNIVERSITY

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

<<First Name>><<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>

<<Date>>

Dear <<Name>>:

Point Loma Nazarene University (the "University") is writing to inform you of a data incident that may affect the security of your personal information. There is currently no evidence that your information was viewed or removed, and we are unaware of any actual or attempted misuse of your personal information, but we are nevertheless providing notice of this incident to you so that you may take steps to monitor your identity and accounts should you feel it is necessary to do so.

What Happened

Between October 7, 2014 and October 20, 2014, the University became aware of and remediated instances of unauthorized access to five employee email accounts that occurred during this time period as a result of phishing attacks. Upon learning of this matter, we immediately launched an investigation and retained outside forensic experts to determine the scope of this incident. While the investigation into the matter is ongoing, the external forensics experts have confirmed that the following categories of your personal information were potentially subject to unauthorized access:

- Name
- Social Security number
- <<Date of birth>>
- <<Credit card number and CVV code or expire date>>
- <<User name and password>>
- <<Driver's license number>>

What We Are Doing

The University takes this matter, and the security of the personal information in its care, seriously and has taken measures to ensure that this type of exposure does not occur again. The University disabled the affected accounts, changed the passwords, and ensured that they were not used to access any portions of the University's system. The University has informed individuals who may have been the target of the phishing attack to be on alert and instructed them to change passwords if phishing links were clicked; has sent educational emails on how to avoid phishing attacks; has blocked the URL associated with the phishing attack; and has implemented or is in the process of implementing two-factor authentication for all Point Loma accounts that may handle sensitive information.

Additionally, we are offering you access to a complimentary one-year membership to Experian's® ProtectMyID® Alert triple bureau. This service helps detect possible misuse of your personal information and provides you with superior identity protection support that is focused on immediate identification and resolution of identity theft.

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: February 28, 2015 (Your code will not work after this date.)
2. Visit the ProtectMyID Web Site to enroll: <http://www.protectmyid.com/redeem>
3. PROVIDE Your Activation Code: <<code>>

If you have questions or need an alternative to enrolling online, please call is 877-371-7902 and provide engagement #: PC90493.

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 Daily Bureau Credit Monitoring for all three major credit bureaus**
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. 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.***

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 877-371-7902.

To further protect against possible identity theft or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below. Information regarding security freezes is also available from these agencies.

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

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

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

You can also further educate yourself regarding identity theft, security freezes, and the steps you can take to protect yourself, by contacting the Federal Trade Commission. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.ftc.gov/bcp/edu/microsites/idtheft/; 1-877-ID-THEFT (877-438-4338); and TTY: 866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. For North Carolina residents, you can obtain information about preventing identity theft from the North Carolina Attorney General's Office: the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov. For Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; (888) 743-0023; and www.oag.state.md.us. You can also obtain further information on how to file such a complaint by way of the contact information listed above. You should report known or suspected identity theft or fraud to law enforcement.

We apologize for any inconvenience or concern this incident may have caused. Should you have any questions about the content of this letter, enrollment in Experian's services or ways you can protect yourself from identity theft, please call our confidential inquiry line between 6 a.m. and 6 p.m. PST at 888-288-9323.

Sincerely,



Corey Fling
Chief Information Officer
Point Loma Nazarene University

***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. Coverage may not be available in all jurisdictions.**