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February 2, 2023

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Subject: Notice of Data [Extra1]

Dear Sample A. Sample,

I am writing to inform you of a recent data security incident experienced by Xavier University of Louisiana (“Xavier”) that may have affected your personal information. Xavier takes the privacy and security of all personal information within its possession very seriously. This is why we are informing you of the incident, providing you with steps you can take to help protect your personal information, and offering you complimentary credit monitoring and identity protection services.

What Happened. On November 22, 2022, Xavier experienced a network disruption and immediately began investigating the matter. Xavier engaged cybersecurity experts to assist with the process and on January 24, 2023 the investigation determined that your personal information may have been acquired without authorization during the incident.

What Information Was Involved. The incident may have involved your name and Social Security number.

What We Are Doing. As soon as Xavier discovered this incident, we took the steps described above. Xavier also implemented measures to enhance network security and minimize the risk of a similar incident occurring in the future. Xavier also notified the Federal Bureau of Investigation and will provide whatever cooperation is necessary to hold the perpetrator(s) accountable. Xavier is also offering you complimentary credit monitoring and identity protection services through membership in Experian’s® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information. Xavier also encourages you to enroll in the complementary services being offered to you through membership of Experian’s® IdentityWorksSM. These services include credit monitoring, identity restoration, and up to \$1 million identity theft insurance.* To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: April 30, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

1 Drexel Drive, New Orleans, Louisiana 70125

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If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(800) 456-3166** by April 30, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

For More Information. If you have questions or need assistance, please call Experian IdentityWorks at (800) 456-3166 from 8 a.m. – 10 p.m. CST, Monday through Friday, and 10 a.m. – 7 p.m. CST, Saturday and Sunday (excluding major U.S. holidays). Experian IdentityWorks representatives are fully versed on this incident and can answer any questions you may have regarding the protection of your information.

Sincerely,

A handwritten signature in black ink, appearing to read "Reynold Verret". The signature is fluid and cursive, with a prominent initial "R".

Reynold Verret, Ph.D, President
Xavier University of Louisiana

* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285_
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

Washington D.C. Attorney General

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

