

August 31, 2023

Via E-mail (idtheft@oag.state.md.us)

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

To Whom It May Concern:

In accordance with Md. Code Ann., Com. Law § 14-3504, I am writing on behalf of the National Student Clearinghouse (the “Clearinghouse”) to notify you regarding the nature and circumstances of a recent data security issue.

The Clearinghouse is a non-profit organization that provides educational reporting and verification services to and on behalf of educational institutions, students and alumni, lending institutions, employers and other organizations. The Clearinghouse recently was informed by its third-party software provider, Progress Software, of a cybersecurity issue involving the provider’s MOVEit Transfer solution. MOVEit Transfer is a file transfer tool used by many organizations, including the Clearinghouse, to support the transfer of data files. After learning of the issue, the Clearinghouse promptly initiated an investigation and took steps to secure the Clearinghouse’s relevant systems. The Clearinghouse has also coordinated with law enforcement.

Through its investigation, the Clearinghouse learned that an unauthorized party obtained certain files transferred through the MOVEit tool. This issue occurred on or around May 30, 2023. Since learning of the issue, the Clearinghouse has been working diligently to review the affected files for personal information. Based on this review, the Clearinghouse identified that the relevant files included personal information such as name, date of birth, contact information, Social Security number, student ID number, and certain school-related records (for example, enrollment records, degree records, and course-level data). The information that was affected by this issue varies by individual.

The Clearinghouse has worked diligently to coordinate with impacted data owners to identify mailing address information for affected individuals, and has offered to provide notification on their behalf in accordance with state law. On August 24, 2023, the Clearinghouse received information indicating that residents of Maryland were affected by this issue. The

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Clearinghouse is providing notice of this incident on behalf and at the request of certain data owners, including the organizations identified in Exhibit A. Not every organization on this list is relevant to your state. The Clearinghouse is notifying approximately 80 affected Maryland residents by mail on behalf of these organizations. The Clearinghouse has arranged to offer 24 months of identity monitoring services at no cost to such affected individuals. Attached as Exhibit B is a sample of the notice being sent to affected individuals.

Please do not hesitate to contact me if you have any questions.

Very truly yours,

A handwritten signature in black ink that reads "Lisa J. Sotto". The signature is written in a cursive, flowing style.

Lisa J. Sotto

Enclosures

Exhibit A

List of Affected Organizations

ACADEMY OF ART UNIVERSITY
ALAMANCE COMMUNITY COLLEGE
ALBERTUS MAGNUS COLLEGE
ALLEN HIGH SCHOOL
ANDREW COLLEGE
ANDREWS UNIVERSITY
ANTIOCH UNIVERSITY
AQUINAS COLLEGE
ARCADIA UNIVERSITY
ASCENDIUM EDUCATION SOLUTIONS, INC
ASPEN UNIVERSITY
ATLANTIC CAPE COMMUNITY COLLEGE
AUBURN UNIVERSITY
BAKER UNIVERSITY
BALL STATE UNIVERSITY
BAPTIST HEALTH SCIENCES UNIVERSITY
BARD COLLEGE
BARTON COMMUNITY COLLEGE
BATON ROUGE COMMUNITY COLLEGE
BELHAVEN UNIVERSITY
BELLARMINE UNIVERSITY
BELLEVUE COLLEGE
BELLEVUE WEST HIGH SCHOOL
BERGEN COMMUNITY COLLEGE
BERRY COLLEGE
BIG BEND COMMUNITY COLLEGE
BLADEN COMMUNITY COLLEGE
BLUEGRASS COMMUNITY AND TECHNICAL COLLEGE
BOISE STATE UNIVERSITY
BROWN UNIVERSITY
BUENA VISTA UNIVERSITY
BUTLER UNIVERSITY
CALDWELL COMMUNITY COLLEGE AND TECHNICAL
INSTITUTE
CALHOUN COMMUNITY COLLEGE
CALIFORNIA INSTITUTE OF TECHNOLOGY
CALIFORNIA STATE POLYTECHNIC UNIVERSITY,
POMONA
CALIFORNIA STATE UNIVERSITY - FULLERTON
CALIFORNIA STATE UNIVERSITY - LOS ANGELES
CAMERON UNIVERSITY
CANISIUS COLLEGE
CAPE FEAR COMMUNITY COLLEGE
CARL ALBERT STATE COLLEGE
CARL JUNCTION HIGH SCHOOL

CAZENOVIA COLLEGE
CENTRAL ALABAMA COMMUNITY COLLEGE
CENTRAL MICHIGAN UNIVERSITY
CENTRAL PIEDMONT COMMUNITY COLLEGE
CENTRE COLLEGE
CHATTANOOGA STATE COMMUNITY COLLEGE
COKER UNIVERSITY
COLLEGE OF NEW JERSEY
COLLEGE OF SOUTHERN IDAHO
COLLEGE OF SOUTHERN NEVADA
COLLEGE OF THE HOLY CROSS
COLLEGE OF WESTERN IDAHO
COLUMBIA STATE COMMUNITY COLLEGE
COMMUNITY COLLEGE OF PHILADELPHIA
CONCORD UNIVERSITY
CONCORDIA UNIVERSITY
CONCORDIA UNIVERSITY - IRVINE
CRAVEN COMMUNITY COLLEGE
CREATIVE ARTS SECONDARY SCHOOL
CRISPUS ATTUCKS HIGH SCHOOL
CUYAHOGA COMMUNITY COLLEGE
DAVIDSON COLLEGE
DELAWARE VALLEY UNIVERSITY
DELGADO COMMUNITY COLLEGE
DELTA COLLEGE
DES MOINES AREA COMMUNITY COLLEGE
DICKINSON COLLEGE
DOANE UNIVERSITY
DORDT UNIVERSITY
DRAKE UNIVERSITY
DURHAM TECHNICAL COMMUNITY COLLEGE
DYERSBURG STATE COMMUNITY COLLEGE
EAST MISSISSIPPI COMMUNITY COLLEGE
EASTERN KENTUCKY UNIVERSITY
EASTERN OKLAHOMA STATE COLLEGE
EDMONDS COLLEGE
EDUCATIONAL CREDIT MANAGEMENT CORPORATION
ELIZABETHTOWN COMMUNITY AND TECHNICAL
COLLEGE
EMBRY-RIDDLE AERONAUTICAL UNIVERSITY -
DAYTONA
EMMANUEL UNIVERSITY
ENTERPRISE STATE COMMUNITY COLLEGE
ESSEX COUNTY COLLEGE
EVERETT COMMUNITY COLLEGE

FAIRLEIGH DICKINSON UNIVERSITY - TEANECK
FAULKNER UNIVERSITY
FAYETTEVILLE STATE UNIVERSITY
FAYETTEVILLE TECHNICAL COMMUNITY COLLEGE
FLETCHER TECHNICAL COMMUNITY COLLEGE
FLORIDA COLLEGE
FLORIDA INSTITUTE OF TECHNOLOGY
FLORIDA SOUTHERN COLLEGE
FORSYTH TECHNICAL COMMUNITY COLLEGE
FRANKLIN PIERCE UNIVERSITY
GALEN COLLEGE OF NURSING
GEORGE WASHINGTON HIGH SCHOOL
GONZAGA UNIVERSITY
GREAT BASIN COLLEGE
GREENVILLE UNIVERSITY
GULF COAST STATE COLLEGE
HALIFAX COMMUNITY COLLEGE
HARRISBURG UNIVERSITY OF SCIENCE AND
TECHNOLOGY
HAWKEYE COMMUNITY COLLEGE
HAZARD COMMUNITY COLLEGE
HENDERSON COMMUNITY COLLEGE
HIGHLINE COLLEGE
HONOLULU COMMUNITY COLLEGE
HOPKINSVILLE COMMUNITY COLLEGE
HOWARD UNIVERSITY
HUNTINGDON COLLEGE
ILLINOIS COLLEGE
ILLINOIS EASTERN COMMUNITY COLLEGE
INDIAN HILLS COMMUNITY COLLEGE
INDIANA UNIVERSITY OF PENNSYLVANIA
IOWA CENTRAL COMMUNITY COLLEGE
IOWA WESTERN COMMUNITY COLLEGE
ISOTHERMAL COMMUNITY COLLEGE
JACKSON STATE COMMUNITY COLLEGE
JAMES MADISON UNIVERSITY
JAMES SPRUNT COMMUNITY COLLEGE
JEFFERSON COLLEGE
JEFFERSON COMMUNITY AND TECHNICAL COLLEGE
JOHN BROWN UNIVERSITY
JOHNSON COUNTY COMMUNITY COLLEGE
JOHNSON & WALES UNIVERSITY
KALAMAZOO VALLEY COMMUNITY COLLEGE
KAPIOLANI COMMUNITY COLLEGE

KEAN UNIVERSITY
KING'S COLLEGE
KIRKWOOD COMMUNITY COLLEGE
KLAMATH COMMUNITY COLLEGE
LAGRANGE COLLEGE
LAMAR UNIVERSITY - BEAUMONT
LEEWARD COMMUNITY COLLEGE
LEHIGH CARBON COMMUNITY COLLEGE
LETOURNEAU UNIVERSITY
LEWIS-CLARK STATE COLLEGE
LIBERTY HIGH SCHOOL
LIMESTONE UNIVERSITY
LINN-BENTON COMMUNITY COLLEGE
LONE STAR COLLEGE SYSTEM DISTRICT
MACOMB COMMUNITY COLLEGE
MADISONVILLE COMMUNITY COLLEGE
MANHATTAN AREA TECHNICAL COLLEGE
MARSHALL UNIVERSITY HUNTINGTON
MASSACHUSETTS MARITIME ACADEMY
MAYSVILLE COMMUNITY AND TECHNICAL COLLEGE
MCGILL UNIVERSITY
MCHENRY COUNTY COLLEGE
MCLENNAN COMMUNITY COLLEGE
MCNEESE STATE UNIVERSITY
MEREDITH COLLEGE
METROPOLITAN COMMUNITY COLLEGE
MIAMI UNIVERSITY
MICHIGAN TECHNOLOGICAL UNIVERSITY
MID MICHIGAN COLLEGE
MIDDLESEX COLLEGE
MIDLAND UNIVERSITY
MIDWAY UNIVERSITY
MILLIKIN UNIVERSITY
MILLSAPS COLLEGE
MISSOURI UNIVERSITY OF SCIENCE AND TECHNOLOGY
MITCHELL COMMUNITY COLLEGE
MOBERLY AREA COMMUNITY COLLEGE
MOLLOY UNIVERSITY
MONTEREY PENINSULA COLLEGE
MOUNT ST MARY'S UNIVERSITY
MUHLENBERG COLLEGE
MURRAY STATE UNIVERSITY
MUSKEGON COMMUNITY COLLEGE
NASH COMMUNITY COLLEGE

NATIONAL STUDENT LOAN PROGRAM
NEW MEXICO STATE UNIVERSITY-MAIN
NEW MEXICO STUDENT LOANS
NEW YORK UNIVERSITY
NIGHTINGALE COLLEGE
NORTH FLORIDA COLLEGE
NORTH IOWA AREA COMMUNITY COLLEGE
NORTHEAST IOWA COMMUNITY COLLEGE
NORTHEAST TEXAS COMMUNITY COLLEGE
NORTHERN ARIZONA UNIVERSITY
NORTHERN ILLINOIS UNIVERSITY
NORTHERN KENTUCKY UNIVERSITY
NORTHERN MICHIGAN UNIVERSITY
NORTHERN OKLAHOMA COLLEGE
NORTHLAND COMMUNITY and TECHNICAL COLLEGE
NORTHWESTERN STATE UNIVERSITY
ODESSA COLLEGE
OGLETHORPE UNIVERSITY
OKLAHOMA CITY UNIVERSITY
OSCEOLA COUNTY SCHOOL FOR THE ARTS
OSCEOLA HIGH SCHOOL
OWENSBORO COMMUNITY AND TECHNICAL COLLEGE
PACE UNIVERSITY
PACIFIC LUTHERAN UNIVERSITY
PANHANDLE PLAINS PERKINS
PARK HILL HIGH SCHOOL
PENINSULA COLLEGE
PENSACOLA STATE COLLEGE
PHILADELPHIA COLLEGE OF OSTEOPATHIC MEDICINE
PIMA COMMUNITY COLLEGE
POINT UNIVERSITY
PRESBYTERIAN COLLEGE
PURDUE UNIVERSITY GLOBAL
QUEENS UNIVERSITY OF CHARLOTTE
RANDOLPH COMMUNITY COLLEGE
RENSSELAER POLYTECHNIC INSTITUTE
RHODES COLLEGE
RICE UNIVERSITY
RIVER PARISHES COMMUNITY COLLEGE
ROCKHURST UNIVERSITY
ROSALIND FRANKLIN UNIVERSITY OF MEDICINE and
SCIENCE
ROWAN COLLEGE AT BURLINGTON COUNTY
ROWAN-CABARRUS COMMUNITY COLLEGE

SAINT AUGUSTINE'S UNIVERSITY
SAINT LOUIS UNIVERSITY
SALUS UNIVERSITY
SANDHILLS COMMUNITY COLLEGE
SEATTLE UNIVERSITY
SETON HILL UNIVERSITY
SHORTER UNIVERSITY
SNOW COLLEGE
SOMERSET COMMUNITY COLLEGE
SOUTH PIEDMONT COMMUNITY COLLEGE
SOUTHEAST COMMUNITY COLLEGE - LINCOLN
SOUTHWESTERN ASSEMBLIES OF GOD UNIVERSITY
SPOKANE COMMUNITY COLLEGE
SPOKANE FALLS COMMUNITY COLLEGE
ST AMBROSE UNIVERSITY
ST CHARLES COMMUNITY COLLEGE
ST CLAIR COUNTY COMMUNITY COLLEGE
ST EDWARDS UNIVERSITY
ST JOSEPH'S UNIVERSITY
ST JOSEPH'S UNIVERSITY- BROOKLYN
ST LOUIS COMMUNITY COLLEGE
ST OLAF COLLEGE
ST PETERSBURG COLLEGE
STANLY COMMUNITY COLLEGE
STATE FAIR COMMUNITY COLLEGE
STETSON UNIVERSITY
STONEHILL COLLEGE
SUSSEX COUNTY COMMUNITY COLLEGE
TACOMA COMMUNITY COLLEGE
TEXAS A&M INTERNATIONAL UNIVERSITY
TEXAS CHRISTIAN UNIVERSITY
THE UNIVERSITY OF ARIZONA GLOBAL CAMPUS
THE UNIVERSITY OF TULSA
THREE RIVERS COLLEGE
TRELLIS COMPANY
TRI-COUNTY TECHNICAL COLLEGE
TRUMAN STATE UNIVERSITY
TUSKEGEE UNIVERSITY
UNION UNIVERSITY
UNITED STATES NAVAL ACADEMY
UNIVERSITY OF ALABAMA
UNIVERSITY OF ARKANSAS - FORT SMITH
UNIVERSITY OF ARKANSAS AT MONTICELLO

UNIVERSITY OF ARKANSAS COMMUNITY COLLEGE AT
BATESVILLE
UNIVERSITY OF ARKANSAS GRANTHAM
UNIVERSITY OF ARKANSAS HOPE- TEXARKANA
UNIVERSITY OF DELAWARE
UNIVERSITY OF DETROIT MERCY
UNIVERSITY OF FLORIDA
UNIVERSITY OF HAWAII AT MANOA
UNIVERSITY OF HAWAII MAUI COLLEGE
UNIVERSITY OF IDAHO
UNIVERSITY OF INDIANAPOLIS
UNIVERSITY OF KANSAS
UNIVERSITY OF KENTUCKY
UNIVERSITY OF LOUISVILLE
UNIVERSITY OF MAINE - FT KENT
UNIVERSITY OF MAINE - ORONO
UNIVERSITY OF MARY WASHINGTON
UNIVERSITY OF MICHIGAN - DEARBORN
UNIVERSITY OF MISSOURI-COLUMBIA
UNIVERSITY OF MISSOURI-KANSAS CITY
UNIVERSITY OF MISSOURI-ST LOUIS
UNIVERSITY OF MOBILE
UNIVERSITY OF MONTANA
UNIVERSITY OF MONTEVALLO
UNIVERSITY OF NEVADA, LAS VEGAS
UNIVERSITY OF NEVADA, RENO
UNIVERSITY OF NEW HAVEN
UNIVERSITY OF NORTH ALABAMA
UNIVERSITY OF NORTH CAROLINA at ASHEVILLE
UNIVERSITY OF PHOENIX
UNIVERSITY OF PROVIDENCE
UNIVERSITY OF REDLANDS
UNIVERSITY OF SAN FRANCISCO
UNIVERSITY OF TAMPA
UNIVERSITY OF TENNESSEE at MARTIN
UNIVERSITY OF TENNESSEE at CHATTANOOGA
UNIVERSITY OF TEXAS AT AUSTIN
UNIVERSITY OF TEXAS AT EL PASO
UNIVERSITY OF THE CUMBERLANDS
UNIVERSITY OF THE DISTRICT OF COLUMBIA
UPPER IOWA UNIVERSITY
UTAH STATE UNIVERSITY
VERMONT STUDENT ASSISTANCE CORPORATION
VIRGINIA COMMONWEALTH UNIVERSITY

VIRGINIA MILITARY INSTITUTE
VIRGINIA POLYTECHNIC INSTITUTE AND STATE
UNIVERSITY
WAKE TECHNICAL COMMUNITY COLLEGE
WARTBURG COLLEGE
WASHINGTON STATE UNIVERSITY
WAYNE COMMUNITY COLLEGE
WAYNE STATE UNIVERSITY
WEST KENTUCKY COMMUNITY AND TECHNICAL
COLLEGE
WEST SHORE COMMUNITY COLLEGE
WEST VIRGINIA STATE UNIVERSITY
WESTERN CAROLINA UNIVERSITY
WESTERN KENTUCKY UNIVERSITY
WESTERN MICHIGAN UNIVERSITY THOMAS M COOLEY
LAW SCHOOL
WESTERN NEVADA COLLEGE
WESTERN UNIVERSITY OF HEALTH SCIENCES
WESTMONT COLLEGE
WHATCOM COMMUNITY COLLEGE
WICHITA STATE UNIVERSITY
WILKES COMMUNITY COLLEGE
THE COLLEGE OF WILLIAM & MARY
WILSON COMMUNITY COLLEGE
XAVIER UNIVERSITY OF LOUISIANA
YUBA COMMUNITY COLLEGE

Exhibit B



National Student
Clearinghouse®

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>

<<Date>> (Format: Month Day, Year)

<<address_1>>

<<address_2>>

<<city>>, <<state_province>> <<postal_code>>

<<country>>

NOTICE OF DATA BREACH

Dear <<First_Name>> <<Last_Name>>,

We are writing on behalf of <<data owner name>> to notify you of an issue that involves your personal information. As you may be aware, National Student Clearinghouse (the “Clearinghouse”) provides educational reporting and verification services to educational institutions, students and alumni, employers, and other organizations.

What Happened?

On May 31, 2023, the Clearinghouse was informed by our third-party software provider, Progress Software, of a cybersecurity issue involving the provider’s MOVEit Transfer solution. MOVEit Transfer is a file transfer tool used by many organizations, including the Clearinghouse, to support the transfer of data files. After learning of the issue, we promptly initiated an investigation with the support of leading cybersecurity experts. We have also coordinated with law enforcement. Through our investigation, on June 20, 2023, we learned that an unauthorized party obtained certain files from the MOVEit tool. The issue occurred on or around May 30, 2023.

What Information Was Involved?

The relevant files obtained by the unauthorized third party included personal information such as name, date of birth, contact information, Social Security number, student ID number, and certain school-related records (for example, enrollment records, degree records, and course-level data). The data that was affected by this issue varies by individual.

What We Are Doing

We take the safeguarding of our systems and your data extremely seriously, and we have implemented patches to the MOVEit software pursuant to Progress Software’s instructions and put in place additional monitoring measures to further protect our systems and your data. Additionally, we have arranged to offer identity monitoring services to you for two years at no cost to you.

What You Can Do

We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports for suspicious activity. The enclosed “Additional Resources” section provides information on ordering your free credit reports, registering for identity monitoring services and additional recommendations on the protection of your personal information.

For More Information

If you have any questions regarding this matter, please call **[insert toll-free number]**, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays. Please have your membership number ready.

We sincerely regret any inconvenience this may cause you.

Sincerely,

Ricardo D. Torres, President & CEO

Additional Resources

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Register for Identity Monitoring Services. We have arranged with Kroll to offer you identity monitoring services for two years at no cost to you. These services include:

- *Single Bureau Credit Monitoring:* You will receive alerts when there are changes to your credit data. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.
- *Fraud Consultation:* You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you ways to protect your identity, explaining your rights and protections, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.
- *Identity Theft Restoration:* If you become a victim of identity theft, a Kroll licensed investigator will work on your behalf to resolve related issues.

To take advantage of your identity monitoring services, please follow these instructions:

Visit <<**IDMonitoringURL**>> to activate and take advantage of your identity monitoring services.

You have until <<**Date**>> to activate your identity monitoring services.

Membership Number: <<**Member ID**>>

For more information about Kroll and these services, you can visit info.krollmonitoring.com. Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Report Incidents. If you detect any unauthorized transactions in a financial account, promptly notify your relevant financial institution or payment card company. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.

- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285

Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-680-7289

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require you to provide certain personal information and proper identification prior to honoring your request to place a security freeze on your account. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity theft. This office can be reached at: 1305 E. Walnut Street, Des Moines, IA 50319; 1-515-281-5164; www.iowaattorneygeneral.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze as described above.

For Minnesota Residents. You may request a report on the facts and results of the investigation into this incident by emailing privacy@studentclearinghouse.org.

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.

For New York Residents. You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Attorney General at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755 or 1-800-788-9898; <https://ag.ny.gov/>. You also may contact the Bureau of Internet and Technology (BIT), 28 Liberty Street, New York, NY 10005; 212-416-8433; <https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology>.

For North Carolina Residents. You can obtain information from the North Carolina Attorney General’s Office about preventing identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; www.ncdoj.gov

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; 1-877-877-9392 or 1-503-378-4400; www.doj.state.or.us

For Rhode Island Residents. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at: 150 South Main Street, Providence, RI 02903; 1-401-274-4400; www.riag.ri.gov. You have the right to obtain a police report and request a security freeze as described above.

For Washington, D.C. Residents. You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at: 400 6th Street NW, Washington, D.C. 20001; (202)727-3400; www.oag.dc.gov

December 11, 2023

Via E-mail (idtheft@oag.state.md.us)

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

To Whom It May Concern:

In accordance with Md. Code Ann., Com. Law § 14-3504, I am writing on behalf of the National Student Clearinghouse (the “Clearinghouse”) to provide an update regarding a recent cybersecurity issue. The Clearinghouse previously notified your office about this issue on August 31, 2023.

As indicated in the Clearinghouse’s August 31, 2023 notification, the Clearinghouse was informed by its third-party software provider, Progress Software, of a cybersecurity issue involving the provider’s MOVEit Transfer solution. Through its investigation, the Clearinghouse learned that an unauthorized party obtained certain files that contained personal information transferred through the MOVEit tool. The Clearinghouse worked diligently to coordinate with impacted data owners to identify mailing address information for affected individuals, and offered to provide notification on their behalf in accordance with state law. Please refer to the Clearinghouse’s August 31, 2023 notification for more details.

Since notifying your office on August 31, 2023, the Clearinghouse has sent additional notifications on behalf and at the request of certain data owners, including the organizations identified in Exhibit A. Not every organization on this list is relevant to your state. In total, the Clearinghouse notified 3,910 affected Maryland residents on behalf of such data owners. The Clearinghouse has offered 24 months of identity monitoring services at no cost to such affected individuals. Attached as Exhibit B is a sample of the notice sent to affected individuals.

December 11, 2023

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Please do not hesitate to contact me if you have any questions.

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Lisa J. Sotto

Enclosures

Exhibit A

List of Affected Organizations

ACADEMY OF ART UNIVERSITY
ACCESSLEX INSTITUTE
ADAMS STATE UNIVERSITY
ADELPHI UNIVERSITY
ADVANCED TECHNOLOGY INSTITUTE
ALAMANCE COMMUNITY COLLEGE
ALBERTUS MAGNUS COLLEGE
ALFRED UNIVERSITY
ALICE LLOYD COLLEGE
ALLEN COUNTY COMMUNITY COLLEGE
ALLEN HIGH SCHOOL
ALLIANT INTERNATIONAL UNIVERSITY
AMERICAN CAREER COLLEG
AMERICAN COLLEGE OF HEALTHCARE SCIENCES - OREGON
AMERICAN UNIVERSITY
AMERICAN UNIVERSITY OF THE CARIBBEAN
ANDREW COLLEGE
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ANNE ARUNDEL COMMUNITY COLLEGE
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BEMIDJI STATE UNIVERSITY
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BLUE RIDGE COMMUNITY COLLEGE
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GREENVILLE UNIVERSITY
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GUILFORD TECHNICAL COMMUNITY COLLEGE
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HORN HIGH SCHOOL
HORRY-GEORGETOWN TECHNICAL COLLEGE
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HOWARD COMMUNITY COLLEGE
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HUTCHINSON COMMUNITY COLLEGE
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ILLINOIS EASTERN COMMUNITY COLLEGE
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INDIANA WESLEYAN UNIVERSITY
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INTERDENOMINATIONAL THEOLOGICAL
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JOHNSTON COMMUNITY COLLEGE
KEAN UNIVERSITY
KELLOGG COMMUNITY COLLEGE
KENNESAW STATE UNIVERSITY
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KEYBANK NATIONAL ASSOCIATION

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KIRKWOOD COMMUNITY COLLEGE
KLAMATH COMMUNITY COLLEGE
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LETOURNEAU UNIVERSITY
LEWIS-CLARK STATE COLLEGE
LIBERTY HIGH SCHOOL
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LONGWOOD UNIVERSITY
LOUISIANA CHRISTIAN UNIVERSITY
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MIDAMERICA NAZARENE UNIVERSITY
MIDDLESEX COLLEGE
MIDDLESEX COMMUNITY COLLEGE
MIDLAND UNIVERSITY
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MITCHELL COMMUNITY COLLEGE
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SHAW UNIVERSITY
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SUNY MOHAWK VALLEY COMMUNITY COLLEGE
SUNY ONONDAGA COMMUNITY COLLEGE
SUNY ORANGE COUNTY COMMUNITY COLLEGE
SUNY POLYTECHNIC INSTITUTE
SUNY ROCKLAND COMMUNITY COLLEGE
SUNY STONY BROOK UNIVERSITY
SUNY SUFFOLK COUNTY COMMUNITY COLLEGE
SUNY SULLIVAN
SUNY TOMPKINS CORTLAND COMMUNITY COLLEGE
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SUNY UNIVERSITY AT ALBANY
SUNY UPSTATE MEDICAL UNIVERSITY
SUNY WESTCHESTER COMMUNITY COLLEGE
SURRY COMMUNITY COLLEGE
SUSSEX COUNTY COMMUNITY COLLEGE
TACOMA COMMUNITY COLLEGE
TARLETON STATE UNIVERSITY
TARRANT COUNTY COLLEGE
TEMPLE COLLEGE
TEMPLE UNIVERSITY
TEXARKANA COLLEGE
TEXAS A&M INTERNATIONAL UNIVERSITY
TEXAS A&M UNIVERSITY KINGSVILLE
TEXAS CHRISTIAN UNIVERSITY
TEXAS STATE TECHNICAL COLLEGE - WACO
TEXAS WOMAN'S UNIVERSITY
THE CATHOLIC UNIVERSITY OF AMERICA
THE COLLEGE OF WILLIAM & MARY
THE MASTER'S UNIVERSITY
THE NEW SCHOOL
THE UNIVERSITY OF ALABAMA IN HUNTSVILLE

THE UNIVERSITY OF OLIVET
THE UNIVERSITY OF TENNESSEE SOUTHERN
THE UNIVERSITY OF TULSA
THREE RIVERS COLLEGE
TIFFIN UNIVERSITY
TOURO UNIVERSITY
TOURO UNIVERSITY CALIFORNIA
TOURO UNIVERSITY WORLDWIDE
TOWD POINT ASSET GRANTOR TRUST 2021-SL1
TRELLIS COMPANY
TREMPER HIGH SCHOOL
TREVECCA NAZARENE UNIVERSITY
TRI-COUNTY TECHNICAL COLLEGE
TRINITY INTERNATIONAL UNIVERSITY
TRITON COLLEGE
TROCAIRE COLLEGE
TRUMAN STATE UNIVERSITY
TUFTS UNIVERSITY
TUSKEGEE UNIVERSITY
TYLER JUNIOR COLLEGE
UNIVERSITY OF CALIFORNIA LAW SAN FRANCISCO
UEI COLLEGE- FRESNO
UMB SL TRUST I
UNION BANK AND TRUST COMPANY

UNION COLLEGE OF UNION COUNTY NEW JERSEY
UNION PRESBYTERIAN SEMINARY
UNITED EDUCATION INSTITUTE- HUNTINGTON PARK CAMPUS
UNITED STATES NAVAL ACADEMY
UNITED STATES SPORTS ACADEMY
UNITED STATES UNIVERSITY
UNITY ENVIRONMENTAL UNIVERSITY
UNIVERSIDAD ANA G MENDEZ RECINTO DE CAROLINA
UNIVERSIDAD ANA G MENDEZ RECINTO DE CUPEY
UNIVERSIDAD ANA G MENDEZ RECINTO DE GURABO
UNIVERSIDAD DEL SAGRADO CORAZON
UNIVERSIDAD POLITECNICA PUERTO RICO
UNIVERSITY ACCOUNTING SERVICE
UNIVERSITY OF AKRON
UNIVERSITY OF ALABAMA
UNIVERSITY OF ALABAMA BIRMINGHAM-TRADITIONAL
UNIVERSITY OF ALASKA - FAIRBANKS
UNIVERSITY OF ALASKA ANCHORAGE
UNIVERSITY OF ARIZONA

UNIVERSITY OF ARKANSAS - FORT SMITH
UNIVERSITY OF BRIDGEPORT
UNIVERSITY OF CALIFORNIA-LOS ANGELES
UNIVERSITY OF CENTRAL MISSOURI
UNIVERSITY OF CENTRAL OKLAHOMA
UNIVERSITY OF CINCINNATI
UNIVERSITY OF COLORADO BOULDER
UNIVERSITY OF COLORADO - COLORADO SPRINGS
UNIVERSITY OF COLORADO DENVER
UNIVERSITY OF CONNECTICUT
UNIVERSITY OF DAYTON
UNIVERSITY OF DETROIT MERCY
UNIVERSITY OF FLORIDA
UNIVERSITY OF HARTFORD
UNIVERSITY OF HOLY CROSS
UNIVERSITY OF IDAHO
UNIVERSITY OF ILLINOIS AT CHICAGO
UNIVERSITY OF ILLINOIS AT URBANA
UNIVERSITY OF INDIANAPOLIS
UNIVERSITY OF KANSAS
UNIVERSITY OF KENTUCKY
UNIVERSITY OF LA VERNE
UNIVERSITY OF LOUISIANA - MONROE
UNIVERSITY OF LOUISVILLE
UNIVERSITY OF LYNCHBURG
UNIVERSITY OF MARY WASHINGTON
UNIVERSITY OF MEMPHIS
UNIVERSITY OF MIAMI
UNIVERSITY OF MICHIGAN
UNIVERSITY OF MICHIGAN DEARBORN
UNIVERSITY OF MICHIGAN FLINT
UNIVERSITY OF MISSOURI-COLUMBIA
UNIVERSITY OF MISSOURI-KANSAS CITY
UNIVERSITY OF MISSOURI-ST LOUIS
UNIVERSITY OF MOBILE
UNIVERSITY OF MONTEVALLO
UNIVERSITY OF MOUNT OLIVE
UNIVERSITY OF NEVADA LAS VEGAS
UNIVERSITY OF NEVADA-RENO
UNIVERSITY OF NEW HAVEN-SEMESTERS
UNIVERSITY OF NEW MEXICO
UNIVERSITY OF NEW ORLEANS
UNIVERSITY OF NORTH ALABAMA
UNIVERSITY OF NORTH CAROLINA ASHEVILLE
UNIVERSITY OF NORTH CAROLINA-GREENSBORO

UNIVERSITY OF NORTH CAROLINA-PEMBROKE
UNIVERSITY OF NORTH DAKOTA
UNIVERSITY OF NORTH TEXAS
UNIVERSITY OF NORTHWESTERN OHIO COLLEGE OF BUSINESS
UNIVERSITY OF OKLAHOMA
UNIVERSITY OF PHOENIX
UNIVERSITY OF PITTSBURGH
UNIVERSITY OF PROVIDENCE
UNIVERSITY OF PUERTO RICO-PONCE
UNIVERSITY OF RICHMOND
UNIVERSITY OF SAN FRANCISCO
UNIVERSITY OF SCIENCE AND ARTS OF OKLAHOMA
UNIVERSITY OF SOUTH DAKOTA
UNIVERSITY OF ST THOMAS
UNIVERSITY OF TAMPA
UNIVERSITY OF TENNESSEE
UNIVERSITY OF TENNESSEE - MARTIN
UNIVERSITY OF TENNESSEE CHATTANOOGA
UNIVERSITY OF TEXAS ARLINGTON
UNIVERSITY OF TEXAS RIO GRANDE VALLEY
UNIVERSITY OF THE DISTRICT OF COLUMBIA
UNIVERSITY OF THE INCARNATE WORD
UNIVERSITY OF THE PACIFIC
UNIVERSITY OF THE SOUTHWEST
UNIVERSITY OF THE VIRGIN ISLANDS
UNIVERSITY OF WEST ALABAMA
UNIVERSITY OF WEST GEORGIA
UNIVERSITY OF WISCONSIN - LA CROSSE
UNIVERSITY OF WISCONSIN - MILWAUKEE
UNIVERSITY OF WISCONSIN - OSHKOSH
UNIVERSITY OF WISCONSIN - PLATTEVILLE
UNIVERSITY OF WISCONSIN - STEVENS POINT
UNIVERSITY OF WISCONSIN - STOUT
UNIVERSITY OF WISCONSIN - WHITEWATER
UNIVERSITY OF WISCONSIN- GREEN BAY
UPPER IOWA UNIVERSITY
US BANK NATIONAL ASSOCIATION
UTAH STATE UNIVERSITY
UTICA UNIVERSITY
UW CREDIT UNION
VALLEY FORGE MILITARY COLLEGE
VALPARAISO UNIVERSITY
VANCE-GRANVILLE COMMUNITY COLLEGE
VANDERBILT UNIVERSITY
VERITAS DOCTRINA LOAN TRUST

VERMONT STUDENT ASSISTANCE CORP
VILLANOVA UNIVERSITY
VIRGINIA COMMONWEALTH UNIVERSITY
VIRGINIA MILITARY INSTITUTE
VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY
WAGNER COLLEGE
WAKE FOREST UNIVERSITY
WAKE TECHNICAL COMMUNITY COLLEGE
WALDEN UNIVERSITY
WARTBURG COLLEGE
WASHINGTON STATE UNIVERSITY
WAUKESHA COUNTY TECHNICAL COLLEGE
WAYNE COMMUNITY COLLEGE
WAYNE COUNTY COMMUNITY COLLEGE DISTRICT
WAYNE STATE COLLEGE
WEBSTER UNIVERSITY SEMESTER
WELCH COLLEGE
WEST COAST UNIVERSITY- NORTH HOLLYWOOD
WEST SHORE COMMUNITY COLLEGE
WEST TEXAS A&M UNIVERSITY
WEST VALLEY COLLEGE
WEST VIRGINIA STATE UNIVERSITY
WEST VIRGINIA UNIVERSITY
WESTERN CAROLINA UNIVERSITY
WESTERN CONNECTICUT STATE UNIVERSITY
WESTERN GOVERNORS UNIVERSITY
WESTERN IOWA TECH COMMUNITY COLLEGE
WESTERN KENTUCKY UNIVERSITY
WESTERN MICHIGAN UNIVERSITY THOMAS M COOLEY LAW
WESTERN NEVADA COLLEGE
WESTERN NEW ENGLAND UNIVERSITY
WESTERN OKLAHOMA STATE COLLEGE
WESTERN PIEDMONT COMM COLL
WESTERN UNIVERSITY OF HEALTH SCIENCES
WESTMONT COLLEGE
WESTMORELAND COUNTY COMMUNITY COLLEGE
WHATCOM COMMUNITY COLLEGE
WICHITA STATE UNIVERSITY
WILKES COMMUNITY COLLEGE
WILKES UNIVERSITY
WILLIAM PATERSON UNIVERSITY OF NEW JERSEY
WILSON COLLEGE
WILSON COMMUNITY COLLEGE
WINGATE UNIVERSITY
WINONA STATE UNIVERSITY

WISCONSIN LUTHERAN COLLEGE
WOR-WIC COMMUNITY COLLEGE
XAVIER UNIVERSITY OF LOUISIANA
YUBA COMMUNITY COLLEGE

Exhibit B



National Student
Clearinghouse®

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>

<<Date>> (Format: Month Day, Year)

<<address_1>>

<<address_2>>

<<city>>, <<state_province>> <<postal_code>>

<<country>>

NOTICE OF DATA BREACH

Dear <<First_Name>> <<Last_Name>>,

We are writing on behalf of <<data owner name>> to notify you of an issue that involves your personal information. As you may be aware, National Student Clearinghouse (the “Clearinghouse”) provides educational reporting and verification services to educational institutions, students and alumni, employers, and other organizations.

What Happened?

On May 31, 2023, the Clearinghouse was informed by our third-party software provider, Progress Software, of a cybersecurity issue involving the provider’s MOVEit Transfer solution. MOVEit Transfer is a file transfer tool used by many organizations, including the Clearinghouse, to support the transfer of data files. After learning of the issue, we promptly initiated an investigation with the support of leading cybersecurity experts. We have also coordinated with law enforcement. Through our investigation, on June 20, 2023, we learned that an unauthorized party obtained certain files from the MOVEit tool. The issue occurred on or around May 30, 2023.

What Information Was Involved?

The relevant files obtained by the unauthorized third party included personal information such as name, date of birth, contact information, Social Security number, student ID number, and certain school-related records (for example, enrollment records, degree records, and course-level data). The data that was affected by this issue varies by individual.

What We Are Doing

We take the safeguarding of our systems and your data extremely seriously, and we have implemented patches to the MOVEit software pursuant to Progress Software’s instructions and put in place additional monitoring measures to further protect our systems and your data. Additionally, we have arranged to offer identity monitoring services to you for two years at no cost to you.

What You Can Do

We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports for suspicious activity. The enclosed “Additional Resources” section provides information on ordering your free credit reports, registering for identity monitoring services and additional recommendations on the protection of your personal information.

For More Information

If you have any questions regarding this matter, please call **[insert toll-free number]**, Monday through Friday from 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays. Please have your membership number ready.

We sincerely regret any inconvenience this may cause you.

Sincerely,

Ricardo D. Torres, President & CEO

Additional Resources

Order Your Free Credit Report. To order your free credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll-free number or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

Register for Identity Monitoring Services. We have arranged with Kroll to offer you identity monitoring services for two years at no cost to you. These services include:

- *Single Bureau Credit Monitoring:* You will receive alerts when there are changes to your credit data. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.
- *Fraud Consultation:* You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you ways to protect your identity, explaining your rights and protections, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.
- *Identity Theft Restoration:* If you become a victim of identity theft, a Kroll licensed investigator will work on your behalf to resolve related issues.

To take advantage of your identity monitoring services, please follow these instructions:

Visit <<**IDMonitoringURL**>> to activate and take advantage of your identity monitoring services.

You have until <<**Date**>> to activate your identity monitoring services.

Membership Number: <<**Member ID**>>

For more information about Kroll and these services, you can visit info.krollmonitoring.com. Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Report Incidents. If you detect any unauthorized transactions in a financial account, promptly notify your relevant financial institution or payment card company. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit <https://www.identitytheft.gov/>.

- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

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

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285

Experian, PO Box 9554, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-680-7289

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require you to provide certain personal information and proper identification prior to honoring your request to place a security freeze on your account. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver’s license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity theft. This office can be reached at: 1305 E. Walnut Street, Des Moines, IA 50319; 1-515-281-5164; www.iowaattorneygeneral.gov

For Maryland Residents. You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For Massachusetts Residents. You have the right to obtain a police report and request a security freeze as described above.

For Minnesota Residents. You may request a report on the facts and results of the investigation into this incident by emailing privacy@studentclearinghouse.org.

For New Mexico Residents. You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.

For New York Residents. You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact the New York State Attorney General at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755 or 1-800-788-9898; <https://ag.ny.gov/>. You also may contact the Bureau of Internet and Technology (BIT), 28 Liberty Street, New York, NY 10005; 212-416-8433; <https://ag.ny.gov/about/about-office/economic-justice-division#internet-technology>.

For North Carolina Residents. You can obtain information from the North Carolina Attorney General’s Office about preventing identity theft. You can contact the North Carolina Attorney General at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6400; www.ncdoj.gov

For Oregon Residents. We encourage you to report suspected identity theft to the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096; 1-877-877-9392 or 1-503-378-4400; www.doj.state.or.us

For Rhode Island Residents. You may obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General at: 150 South Main Street, Providence, RI 02903; 1-401-274-4400; www.riag.ri.gov. You have the right to obtain a police report and request a security freeze as described above.

For Washington, D.C. Residents. You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at: 400 6th Street NW, Washington, D.C. 20001; (202)727-3400; www.oag.dc.gov