P.O. Box 989728
West Sacramento, CA 95798-9728

Enrollment Code: [redacted]

To Enroll, Scan the QR Code Below:

[redacted]

SCAN ME

Or Visit:

[redacted]

IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY

January 11, 2024

Dear [redacted]

The privacy and security of the personal information we maintain is of the utmost importance to Arrowhead Regional Computing Consortium ("ARCC"), the payroll processing and student information systems company for various Minnesota school districts. Because we take that obligation seriously and value our relationship, we are writing to advise you of a recent incident involving the security of some of your personal information. We wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to safeguard all personal information.

What Happened?

ARCC detected unauthorized access within our network environment on February 6, 2023.

What We Are Doing

Upon learning of this issue, ARCC immediately commenced a prompt and thorough investigation with external cybersecurity professionals experienced in handling these types of incidents. After the completion of an extensive forensic investigation and manual review, ARCC discovered on December 7, 2023, that some of your personal information may have been acquired in connection with this incident.

What Information Was Involved?

The information that may have been acquired contained some of your personal information, including your full name, [redacted]

What You Can Do

After a thorough investigation of the incident, **ARCC is not aware of any reports of fraud resulting from this incident or that any personal information has been misused.** Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To protect you from potential misuse of your information, we are offering a complimentary two-year membership in identity theft protection services through IDX, a ZeroFox Company. IDX identity protection services includes: 24 months of credit and CyberScan monitoring, a $1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. For more information on identity theft prevention and IDX identity protection services, including instructions on how to activate your complimentary two-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements, credit reports, and explanation of benefits for fraudulent or irregular activity on a regular basis.

For More Information

Please accept our apologies that this incident occurred. ARCC is committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal 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 help protect against potential misuse of your information. The response line is available Monday through Friday 9 am – 9 pm Eastern Time (excluding major U.S. holidays).

Sincerely,

Arrowhead Regional Computing Consortium

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 24 Month Credit Monitoring.

Go to [redacted] and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. 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. Please note that the enrollment deadline is [redacted].

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.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial 1-year "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 30348-5069
https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/
(800) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
https://www.experian.com/fraud/center.html
(888) 397-3742

TransUnion
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
https://www.transunion.com/fraud-alerts
(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 at no cost. 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
P.O. Box 105788
Atlanta, GA 30348-5788
https://www.equifax.com/personal/credit-report-services/credit-freeze/
(888)-298-0045

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
http://experian.com/freeze
(888) 397-3742

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
https://www.transunion.com/credit-freeze
(888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information such as copy of a government issued identification. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing 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.

If you do place a security freeze prior to enrolling in a credit monitoring service, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

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.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

6. Protecting Your Medical Information.

The following practices can help to protect you from medical identity theft.

Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with their medical care.

Review your "explanation of benefits statement" which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.

Ask your insurance company for a current year-to-date report of all services paid for as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.