

Green Mountain Higher Education Consortium
c/o Cyberscout
<Return Address>
<City>, <State> <Zip>



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

NOTICE OF DATA <<PRIVACY INCIDENT/BREACH>>

Dear <<FirstName>> <<LastName>>:

Green Mountain Higher Education Consortium (“GMHEC”) takes privacy and security very seriously. As part of that commitment, we write to notify you of a data privacy incident involving your personal information. This notice explains the incident, our response, and steps you can take to help protect your personal information. We are also offering the opportunity to enroll in complimentary credit monitoring and identity protection services.

What Happened: On November 19, 2024, we discovered suspicious activity within our email environment. Upon discovery, we took immediate action to secure our email environment, and we partnered with cyber incident response professionals to investigate the incident. As part of the investigation, we learned that certain data two (2) employee email accounts may have been accessed or acquired by an unauthorized actor between October 30, 2024 – November 20, 2024. As a result, we underwent a comprehensive data review to determine what information was involved and to whom that information belonged. As a result of this investigation, we recently determined that certain of your personal information was included in the data set.

What Information Was Involved: Our review of the files determined your first and last name, in combination with your <<Exposed Data Elements>> were present within certain files within the data set.

What We Are Doing: Upon learning of the incident, we took immediate steps to secure our email environment, including partnering with cyber incident response professionals. We have taken our response to this incident seriously, and we are reviewing and updating our existing security policies and protections already in place on our network. We also implemented additional security to safeguard against evolving threats moving forward.

As an added protection, we are offering access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for <<Service length: 12/24>> from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. Instructions for how to enroll in these services are enclosed.

What You Can Do: As a general matter, it is good practice to remain vigilant for incidents of identity theft and fraud, from any source, by reviewing your credit reports and account statements for suspicious activity and errors. If you discover any suspicious or unusual activity on your accounts, promptly contact your financial institution or service provider. You may also file a report with law enforcement,

your state attorney general, and/or the Federal Trade Commission. Please refer to the enclosed “*Steps You Can Take to Help Protect Your Information*” for additional resources you may take advantage of to protect against fraud and identity theft, as well as credit monitoring enrollment instructions, should you find it appropriate to do so.

For More Information: If you have any questions or concerns, please contact our assistance line at 1-833-844-9844, Monday through Friday, 8:00 a.m. – 8:00 p.m. EST, excluding major U.S. holidays. Please know that the security of information is of the utmost importance to us. We remain committed to protecting the information entrusted in our care. We continue to be thankful for your support during this time.

Sincerely,

Heather A. Bouchey, Ph.D.
Executive Director
Green Mountain Higher Education Consortium

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Credit Monitoring Enrollment Instructions:

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: <<**Unique Code**>> In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts and Credit Reports: It is good practice to remain vigilant of incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

Fraud Alert Services: You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

Credit Freeze Instructions: As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you should provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1- 800-916-8800 www.transunion.com TransUnion Fraud Alert	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert	Equifax 1-888-378-4329 www.equifax.com Equifax Fraud Alert
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P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information: You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them.

The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For D.C. Residents, the District of Columbia Attorney General may be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>.

For Maryland Residents, the Maryland Attorney General may be contacted at Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; or www.marylandattorneygeneral.gov.

For New Mexico Residents, you have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or www.ftc.gov.

For New York Residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina Residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island Residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are [#] Rhode Island residents whose data was impacted by this incident.

Green Mountain Higher Education Consortium can be reached at 120 Graham Wy, Shelburne, VT 05482.