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September 21, 2023

Via Email (consumer@ag.iowa.gov)

Consumer Protection Division Security Breach Notifications Office of the Attorney General of Iowa 1305 E. Walnut Street Des Moines, IA 50319

To Whom It May Concern:

In accordance with Iowa Code §§ 715C.1, 715C.2, 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, including implementing patches to the MOVEit software pursuant to Progress Software's instructions and implementing additional monitoring measures to further protect its 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.



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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 Iowa were affected by this issue. The 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, on behalf of these organizations, began notifying approximately 23 affected Iowa residents on August 30, 2023 and approximately 2,130 affected Iowa residents on September 19, 2023. 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,

Lisa J. Sotto

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 COLLEGE

AMERICAN COLLEGE OF HEALTHCARE SCIENCES -OR

AMERICAN UNIVERSITY

AMERICAN UNIVERSITY OF THE CARIBBEAN

ANDREW COLLEGE

ANNA MARIA COLLEGE

ANNE ARUNDEL COMMUNITY COLLEGE

ANTIOCH UNIVERSITY

AQUINAS COLLEGE

ARCADIA UNIVERSITY

ARIZONA STATE UNIVERSITY

ARIZONA WESTERN COLLEGE

ASCENDIUM

ASHEVILLE-BUNCOMBE TECHNICAL COMMUNITY COLLEGE

ASPEN UNIVERSITY

ATHENS STATE UNIVERSITY

ATLANTIC CAPE COMMUNITY COLLEGE

ATLANTIC UNIVERSITY COLLEGE

AUBURN UNIVERSITY

BAKER UNIVERSITY

BALDWIN WALLACE UNIVERSITY

BALL STATE UNIVERSITY

BANK STREET COLLEGE OF EDUCATION

BAPTIST HEALTH SCIENCES UNIVERSITY

BARD COLLEGE

BARTON COMMUNITY COLLEGE

BATON ROUGE COMMUNITY COLLEGE

BEAUFORT COUNTY COMMUNITY COLLEGE

BELHAVEN UNIVERSITY

BELLARMINE UNIVERSITY

BELLEVUE COLLEGE

BELLEVUE WEST HIGH SCHOOL

BELLIN COLLEGE

BEMIDJI STATE UNIVERSITY

BERGEN COMMUNITY COLLEGE

BERRY COLLEGE

BETHUNE-COOKMAN UNIVERSITY

BIG BEND COMMUNITY COLLEGE

BISMARCK STATE COLLEGE

BLADEN COMMUNITY COLLEGE

BLUE RIDGE COMMUNITY AND TECHNICAL COLLEGE

BLUE RIDGE COMMUNITY COLLEGE

BLUEFIELD STATE UNIVERSITY

BLUEFIELD UNIVERSITY

BOISE STATE UNIVERSITY

BRAZOS HIGHER EDUCATION AUTHORITY

BRESCIA UNIVERSITY

BREVARD COLLEGE

BREWTON-PARKER COLLEGE

BRIDGEPORT MILITARY ACADEMY

BRIGHAM YOUNG UNIVERSITY

BRIGHAM YOUNG UNIVERSITY - IDAHO

BROOKDALE COMMUNITY COLLEGE

BROWARD COLLEGE

BROWN UNIVERSITY

BRUNSWICK COMMUNITY COLLEGE

BUENA VISTA UNIVERSITY

BUTLER COMMUNITY COLLEGE

CALDWELL COMMUNITY COLLEGE AND TECHNICAL

INSTITUTE

CALDWELL UNIVERSITY

CALHOUN COMMUNITY COLLEGE

CALIFORNIA BAPTIST UNIVERSITY -UNDERGRADS

CALIFORNIA INSTITUTE OF INTEGRAL STUDIES

CALIFORNIA STATE POLYTECHNIC UNIVERSITY POMONA

CALIFORNIA STATE UNIVERSITY - CHICO

CALIFORNIA STATE UNIVERSITY - DOMINGUEZ HILLS

CALIFORNIA STATE UNIVERSITY - FRESNO

CALIFORNIA STATE UNIVERSITY - FULLERTON

CALIFORNIA STATE UNIVERSITY - LONG BEACH

CALIFORNIA STATE UNIVERSITY - LOS ANGELES

CALIFORNIA STATE UNIVERSITY - SAN BERNARDINO

CALIFORNIA STATE UNIVERSITY- NORTHRIDGE

CAMDEN COUNTY COLLEGE

CAMERON UNIVERSITY

CAMPBELLSVILLE UNIVERSITY

CANADA COLLEGE

CANISIUS COLLEGE

CAPE FEAR COMMUNITY COLLEGE

CAPITAL UNIVERSITY COLUMBUS

CARL ALBERT STATE COLLEGE

CARL JUNCTION HS

CARLOS ALBIZU UNIVERSITY

CAROLINA UNIVERSITY

CAROLINAS COLLEGE OF HEALTH SCIENCES

CARROLL COLLEGE

CARROLL UNIVERSITY

CARSON-NEWMAN UNIVERSITY

CARTERET COMMUNITY COLLEGE

CASE WESTERN RESERVE UNIVERSITY

CASTLETON UNIVERSITY

CAZENOVIA COLLEGE

CECIL COLLEGE

CENTIER BANK

CENTRAL ALABAMA COMMUNITY COLLEGE

CENTRAL CAROLINA TECHNICAL COLLEGE

CENTRAL CONNECTICUT STATE UNIVERSITY

CENTRAL MAINE COMMUNITY COLLEGE

CENTRAL MICHIGAN UNIVERSITY

CENTRAL NEW MEXICO COMMUNITY COLLEGE

CENTRAL PIEDMONT COMMUNITY COLLEGE

CENTRAL TEXAS COLLEGE-TRADITIONAL

CENTRALIA COLLEGE

CENTRE COLLEGE

CFI

CHAFFEY COMMUNITY COLLEGE

CHAMBERLAIN UNIVERSITY

CHANDLER/GILBERT COMMUNITY COLLEGE

CHARTER OAK STATE COLLEGE

CHATTANOOGA STATE COMMUNITY COLLEGE

CHICAGO SCHOOL OF PROFESSIONAL PSYCHOLOGY

CHICAGO STATE UNIVERSITY

CHIPPEWA VALLEY TECHNICAL COLLEGE

CITIZEN'S BANK, N.A.

CITY COLLEGE OF SAN FRANCISCO

CLARK COLLEGE

CLARKSON UNIVERSITY

CLAYTON STATE UNIVERSITY

CLEMSON UNIVERSITY

CLEVELAND COMMUNITY COLLEGE

CLEVELAND STATE UNIVERSITY

COAHOMA COMMUNITY COLLEGE

COASTAL CAROLINA COMMUNITY COLLEGE

COASTAL CAROLINA UNIVERSITY

COCHISE COLLEGE

COKER UNIVERSITY

COLLEGE OF DUPAGE

COLLEGE OF HEALTH CARE PROFESSIONS- HOUSTON NW

COLLEGE OF NEW JERSEY

COLLEGE OF SAINT ROSE

COLLEGE OF SAN MATEO

COLLEGE OF SOUTHERN IDAHO

COLLEGE OF SOUTHERN NEVADA

COLLEGE OF THE ALBEMARLE

COLLEGE OF THE CANYONS

COLLEGE OF THE DESERT

COLLEGE OF THE HOLY CROSS

COLLEGE OF THE MAINLAND

COLLEGE OF THE SISKIYOUS

COLLEGE OF WESTERN IDAHO

COLLIN COUNTY COMMUNITY COLLEGE

COLORADO MESA UNIVERSITY

COLORADO MOUNTAIN COLLEGE

COLUMBIA STATE COMMUNITY COLLEGE

COLUMBIA UNIVERSITY

COMMUNITY COLLEGE OF BEAVER COUNTY

COMMUNITY COLLEGE OF PHILADELPHIA

COMMUNITY COLLEGE OF RHODE ISLAND

COMMUNITY COLLEGE OF VERMONT

CONCORD UNIVERSITY

CONCORDIA UNIVERSITY

CORNELL UNIVERSITY

COWLEY COUNTY COMMUNITY JUNIOR

CRAVEN COMMUNITY COLLEGE

CREATIVE ARTS SECONDARY SCHOOL

CREIGHTON UNIVERSITY

CRISPUS ATTUCKS HIGH SCHOOL

CUNY BERNARD M BARUCH COLLEGE

CUNY BOROUGH OF MANHATTAN COMMUNITY COLLEGE

CUNY BRONX COMMUNITY COLLEGE

CUNY BROOKLYN COLLEGE

CUNY CITY COLLEGE

CUNY COLLEGE OF STATEN ISLAND

CUNY GRADUATE SCHOOL AND UNIVERSITY CENTER

CUNY HOSTOS COMMUNITY COLLEGE

CUNY HUNTER COLLEGE

CUNY JOHN JAY COLLEGE OF CRIMINAL JUSTICE

CUNY KINGSBOROUGH COMMUNITY COLLEGE

CUNY LAGUARDIA COMMUNITY COLLEGE

CUNY LEHMAN COLLEGE

CUNY MEDGAR EVERS COLLEGE

CUNY NEW YORK CITY COLLEGE OF TECHNOLOGY

CUNY QUEENS COLLEGE

CUNY QUEENSBOROUGH COMMUNITY COLLEGE

CUNY YORK COLLEGE

CUYAHOGA COMMUNITY COLLEGE

CUYAMACA COLLEGE

DALLAS THEOLOGICAL SEMINARY

DARTMOUTH COLLEGE

DAVIDSON COLLEGE

DAVIDSON-DAVIE COMMUNITY COLLEGE

DE ANZA COLLEGE

DELAWARE COUNTY COMMUNITY COLLEGE

DELAWARE TECHNICAL AND COMMUNITY - TERRY

DELAWARE VALLEY UNIVERSITY

DELGADO COMMUNITY COLLEGE

DELTA COLLEGE

DES MOINES AREA COMMUNITY COLLEGE

DEVRY UNIVERSITY

DIVINE MERCY UNIVERSITY

DOANE UNIVERSITY

DOMINICAN UNIVERSITY NEW YORK

DORDT UNIVERSITY

DRAKE UNIVERSITY

DREW UNIVERSITY

DRURY UNIVERSITY

DUNWOODY COLLEGE OF TECHNOLOGY

DURHAM TECHNICAL COMMUNITY COLLEGE

DYERSBURG STATE COMMUNITY COLLEGE

D'YOUVILLE UNIVERSITY

EAST STROUDSBURG UNIVERSITY

EAST TENNESSEE STATE UNIVERSITY

EASTERN GATEWAY COMMUNITY COLLEGE

EASTERN IOWA COMMUNITY COLLEGE DISTRICT

EASTERN MENNONITE UNIVERSITY

EASTERN NEW MEXICO UNIVERSITY

EASTERN OKLAHOMA STATE COLLEGE

EASTERN UNIVERSITY

EASTERN WASHINGTON UNIVERSITY

ECPI UNIVERSITY

EDGECOMBE COMMUNITY COLLEGE

EDMONDS COLLEGE

EDUCATION INVESTMENT

EDUCATIONAL CREDIT MGT CORPORATION

EFP WAREHOUSE FUNDING 3 LLC

ELLSWORTH COMMUNITY COLLEGE

ELMHURST UNIVERSITY

EMBRY-RIDDLE AERONAUTICAL UNIVERSITY - DAYTONA

EMMANUEL UNIVERSITY

EMORY UNIVERSITY

EMPIRE STATE UNIVERSITY

EMPORIA STATE UNIVERSITY

ENDICOTT COLLEGE

ENTERPRISE STATE COMMUNITY COLLEGE

ERIKSON INSTITUTE

ESSEX COUNTY COLLEGE

ESTRELLA MOUNTAIN COMMUNITY COLLEGE

EVERETT COMMUNITY COLLEGE

FAIRFIELD UNIVERSITY

FAIRLEIGH DICKINSON UNIVERSITY - TEANECK

FAULKNER UNIVERSITY

FAYETTEVILLE STATE UNIVERSITY

FAYETTEVILLE TECHNICAL COMMUNITY COLLEGE

FELICIAN UNIVERSITY

FIELDING GRADUATE UNIVERSITY

FINANCE AUTHORITY OF MAINE

FIRSTMARK SERVICED TRUST

FIRSTMARK SERVICES

FITCHBURG STATE UNIVERSITY

FLETCHER TECHNICAL COMMUNITY COLLEGE

FLORENCE-DARLINGTON TECH COLLEGE

FLORIDA COLLEGE

FLORIDA GATEWAY COLLEGE

FLORIDA INSTITUTE OF TECHNOLOGY

FLORIDA INTERNATIONAL UNIVERSITY

FLORIDA SOUTHERN COLLEGE

FLORIDA STATE COLLEGE AT JACKSONVILLE

FOND DU LAC TRIBAL and COMMUNITY COLLEGE

FOOTHILL COLLEGE

FORDHAM UNIVERSITY

FORSYTH TECHNICAL COMMUNITY COLLEGE

FRANKLIN PIERCE UNIVERSITY

FRESNO CITY COLLEGE

FRESNO PACIFIC UNIVERSITY

FRONTIER NURSING UNIVERSITY

FULL SAIL UNIVERSITY

GADSDEN STATE COMMUNITY COLLEGE

GALEN COLLEGE OF NURSING

GASTON COLLEGE

GATEWAY COMMUNITY COLLEGE

GATEWAY COMMUNITY COLLEGE

GEORGE C WALLACE COMMUNITY COLLEGE

GEORGE FOX UNIVERSITY

GEORGE MASON UNIVERSITY

GEORGE WASHINGTON HIGH SCHOOL

GEORGE WASHINGTON UNIVERSITY

GEORGETOWN UNIVERSITY

GEORGIA GWINNETT COLLEGE

GEORGIA HIGHLANDS COLLEGE

GEORGIA INSTITUTE OF TECHNOLOGY

GEORGIA STATE UNIVERSITY

GODDARD COLLEGE

GOLDEN WEST COLLEGE

GOLDMAN SACHS BANK USA

GONZAGA UNIVERSITY

GORDON-CONWELL THEOLOGICAL - HAMILTON

GRAMBLING STATE UNIVERSITY

GRAND CANYON UNIVERSITY-TRADITIONAL

GRAND RAPIDS COMMUNITY COLLEGE

GREAT BASIN COLLEGE

GREENVILLE TECHNICAL COLLEGE

GREENVILLE UNIVERSITY

GROSSMONT COLLEGE

GUILFORD TECHNICAL COMMUNITY COLLEGE

GULF COAST STATE COLLEGE

GWYNEDD MERCY UNIVERSITY

HALIFAX COMMUNITY COLLEGE

HARRISBURG UNIVERSITY OF SCIENCE AND TECHNOLOGY

HARRIS-STOWE STATE UNIVERSITY

HARTWICK COLLEGE

HARVARD UNIVERSITY

HAYWOOD COMMUNITY COLLEGE

HEARTLAND COMMUNITY COLLEGE

HENNEPIN TECHNICAL COLLEGE

HENRY FORD COLLEGE

HIGHLAND COMMUNITY COLLEGE

HILL COLLEGE

HILLSBOROUGH COMMUNITY COLLEGE

HOOD THEOLOGICAL SEMINARY

HORN HIGH SCHOOL

HORRY-GEORGETOWN TECHNICAL COLLEGE

HOUSATONIC COMMUNITY COLLEGE

HOWARD COMMUNITY COLLEGE

HOWARD UNIVERSITY

HUDSON COUNTY COMMUNITY COLLEGE

HUTCHINSON COMMUNITY COLLEGE

ICAHN SCHOOL OF MEDICINE AT MOUNT SINAI

ILLINOIS COLLEGE

ILLINOIS EASTERN C C

ILLINOIS STUDENT ASSISTANCE COMMISSION

INDEPENDENCE COMMUNITY COLLEGE

INDIAN HILLS COMMUNITY COLLEGE

INDIANA WESLEYAN UNIVERSITY

INTER AMERICAN UNIV OF PUERTO RICO

INTER AMERICAN UNIV OF PUERTO RICO- BAYAMON

CAMPUS

INTER AMERICAN UNIV OF PUERTO RICO- LAW

INTER AMERICAN UNIV OF PUERTO RICO- METRO CAMPUS

INTERDENOMINATIONAL THEOLOGICAL

INVER HILLS COMMUNITY COLLEGE

IONA UNIVERSITY

IOWA CENTRAL COMMUNITY COLLEGE

IOWA STATE UNIVERSITY

IOWA WESTERN COMMUNITY COLLEGE

IRVINE VALLEY COLLEGE

ISOTHERMAL COMMUNITY COLLEGE

J F DRAKE STATE TECHNICAL COLLEGE

JACKSON COLLEGE

JACKSON STATE COMMUNITY COLLEGE

JACKSON STATE UNIVERSITY

JAMES MADISON UNIVERSITY

JAMES SPRUNT COMMUNITY COLLEGE

JEFFERSON COLLEGE

JOHN BROWN UNIVERSITY - MAIN CAMPUS

JOHN CARROLL UNIVERSITY

JOHNSTON COMMUNITY COLLEGE

KEAN UNIVERSITY

KELLOGG COMMUNITY COLLEGE

KENNESAW STATE UNIVERSITY

KENT STATE UNIVERSITY

KEYBANK NATIONAL ASSOCIATION

KING'S COLLEGE

KIRKWOOD COMMUNITY COLLEGE

KLAMATH COMMUNITY COLLEGE

LAGRANGE COLLEGE

LAKE ERIE COLLEGE OF OSTEOPATHIC

LAKE FOREST GRADUATE SCHOOL OF MANAGEMENT

LAKE SUPERIOR STATE UNIVERSITY

LAKESHORE TECHNICAL COLLEGE

LAKE-SUMTER STATE COLLEGE

LANE COLLEGE

LARAMIE COUNTY COMMUNITY COLLEGE

LE MOYNE COLLEGE

LEBANON VALLEY COLLEGE

LEHIGH CARBON COMMUNITY COLLEGE

LEHIGH UNIVERSITY

LENOIR COMMUNITY COLLEGE

LETOURNEAU UNIVERSITY

LEWIS-CLARK STATE COLLEGE

LIBERTY HIGH SCHOOL

LIMESTONE UNIVERSITY

LINDENWOOD UNIVERSITY

LONE STAR COLLEGE SYSTEM DISTRICT

LONG ISLAND UNIVERSITY

LONGWOOD UNIVERSITY

LOUISIANA CHRISTIAN UNIVERSITY

LOUISIANA DELTA COMMUNITY COLLEGE

LOUISIANA STATE UNIVERSITY - SHREVEPORT

LOUISIANA STATE UNIVERSITY AT ALEXANDRIA

LOYOLA MARYMOUNT UNIVERSITY

LOYOLA UNIVERSITY CHICAGO

LOYOLA UNIVERSITY IN NEW ORLEANS

LYNN UNIVERSITY

MACOMB COMMUNITY COLLEGE

MANCHESTER COMMUNITY COLLEGE

MANHATTAN AREA TECHNICAL COLLEGE

MANHATTAN COLLEGE

MANHATTANVILLE COLLEGE

MARIA COLLEGE

MARIAN UNIVERSITY

MARIAN UNIVERSITY

MARQUETTE UNIVERSITY

MARSHALL UNIVERSITY HUNTINGTON

MARSHALLTOWN COMMUNITY COLLEGE

MARTIN COMMUNITY COLLEGE

MARYLAND UNIVERSITY OF INTEGRATIVE HEALTH

MARYWOOD UNIVERSITY

MASSACHUSETTS MARITIME ACADEMY

MCDOWELL TECHNICAL COMMUNITY COLLEGE

MCHENRY COUNTY COLLEGE

MCLENNAN COMMUNITY COLLEGE

MCNEESE STATE UNIVERSITY

MEDAILLE UNIVERSITY

MERCED COLLEGE

MERCY COLLEGE OF OHIO

MEREDITH COLLEGE

MESABI RANGE COLLEGE

METHODIST UNIVERSITY

METROPOLITAN COMMUNITY COLLEGE

METROPOLITAN STATE UNIVERSITY

MGH INSTITUTE OF HEALTH PROFESSIONS

MIAMI UNIVERSITY

MICHIGAN FINANCE AUTHORITY

MICHIGAN STATE UNIVERSITY

MICHIGAN TECHNOLOGICAL UNIVERSITY

MID AMERICA CHRISTIAN UNIVERSITY

MID MICHIGAN COLLEGE

MID PLAINS COMMUNITY COLLEGE

MIDAMERICA NAZARENE UNIVERSITY

MIDDLESEX COLLEGE

MIDDLESEX COMMUNITY COLLEGE

MIDLAND UNIVERSITY

MIDWAY UNIVERSITY

MILDRED ELLEY SCHOOL

MILLIKIN UNIVERSITY

MILLSAPS COLLEGE

MILWAUKEE AREA TECH COLLEGE

MILWAUKEE LUTHERAN HIGH SCHOOL

MINNESOTA OFFICE OF HIGHER EDUCATION

MINNESOTA STATE UNIVERSITY - MANKATO

MINNESOTA STATE UNIVERSITY MOORHEAD

MISSISSIPPI COLLEGE

MISSOURI STATE UNIVERSITY

MISSOURI UNIVERSITY OF SCIENCE AND TECHNOLOGY

MITCHELL COMMUNITY COLLEGE

MOBERLY AREA COMMUNITY COLLEGE

MODESTO JUNIOR COLLEGE

MOLLOY UNIVERSITY

MONROE COLLEGE

MONROE COMMUNITY COLLEGE

MONTCLAIR STATE UNIVERSITY

MONTEREY PENINSULA COLLEGE

MONTREAT COLLEGE

MOREHEAD STATE UNIVERSITY

MOUNT MARTY UNIVERSITY

MOUNT MARY UNIVERSITY

MOUNT SAINT MARY COLLEGE

MOUNT ST MARY'S UNIVERSITY

MPOWER FINANCING

MUHLENBERG COLLEGE

MUSKEGON COMMUNITY COLLEGE

MYCOMPUTERCAREER AT COLUMBUS

NASH COMMUNITY COLLEGE

NASHVILLE STATE COMMUNITY COLLEGE

NASSAU COMMUNITY COLLEGE

NATIONAL STUDENT LOAN PROGRAM

NATIONAL UNIVERSITY

NCMSLT I

NELNET BANK, INC.

NELNET INC.

NEUMONT COLLEGE OF COMPUTER SCIENCE

NEVADA STATE UNIVERSITY

NEW ENGLAND COLLEGE - SEMESTERS - DAYO

NEW ENGLAND COLLEGE OF OPTOMETRY

NEW JERSEY INSTITUTE OF TECHNOLOGY

NEW MEXICO STATE UNIVERSITY-MAIN

NEW MEXICO STUDENT LOANS

NEW YORK COLLEGE OF HEALTH PROFESSIONS

NEW YORK INSTITUTE OF TECHNOLOGY- OLD WESTBURY

NEW YORK UNIVERSITY

NIAGARA COUNTY COMMUNITY COLLEGE

NICHOLS COLLEGE

NIGHTINGALE COLLEGE

NORFOLK STATE UNIVERSITY

NORMANDALE COMMUNITY COLLEGE

NORTH CAROLINA CENTRAL UNIVERSITY

NORTH CAROLINA STATE UNIVERSITY

NORTH CAROLINA WESLEYAN COLLEGE

NORTH CENTRAL TEXAS COLLEGE

NORTH CENTRAL UNIVERSITY

NORTH FLORIDA COLLEGE

NORTH HENNEPIN COMMUNITY COLLEGE

NORTH IDAHO COLLEGE

NORTH IOWA AREA COMMUNITY COLLEGE

NORTH SEATTLE COLLEGE

NORTH SHORE COMMUNITY COLLEGE

NORTHCENTRAL UNIVERSITY

NORTHEAST IOWA COMMUNITY COLLEGE

NORTHEASTERN STATE UNIVERSITY

NORTHEASTERN TECHNICAL COLLEGE

NORTHERN ARIZONA UNIVERSITY

NORTHERN KENTUCKY UNIVERSITY

NORTHERN MICHIGAN UNIVERSITY

NORTHERN OKLAHOMA COLLEGE

NORTHLAND COMMUNITY and TECHNICAL COLLEGE

NORTHSTAR EDUCATION FINANCE, INC.

NORTHWEST MISSOURI STATE UNIVERSITY

NORTHWESTERN STATE UNIVERSITY

NORTHWESTERN UNIVERSITY

NORWALK COMMUNITY COLLEGE

NORWICH UNIVERSITY

O.D. WYATT HIGH SCHOOL

OAKWOOD UNIVERSITY

OCEAN COUNTY COLLEGE

OGLETHORPE UNIVERSITY

OKLAHOMA CITY UNIVERSITY

OKLAHOMA STATE UNIVERSITY - STILLWATER/TULSA

OLATHE EAST HIGH SCHOOL

OLD DOMINION UNIVERSITY

OLIVET NAZARENE UNIVERSITY UG

OREGON INSTITUTE OF TECHNOLOGY

OSCEOLA COUNTY SCHOOL FOR THE ARTS

OSCEOLA HIGH SCHOOL

OUR LADY OF THE LAKE UNIVERSITY OF SAN ANTONIO

OXNARD COLLEGE

PACE UNIVERSITY

PACIFIC WESTERN BANK

PALMER COLLEGE OF CHIROPRACTIC

PAMLICO COMMUNITY COLLEGE

PANHANDLE PLAINS PERKINS

PARADISE VALLEY COMMUNITY

PARK HILL HIGH SCHOOL

PARK UNIVERSITY

PASADENA CITY COLLEGE

PASSAIC COUNTY COMMUNITY COLLEGE

PAUL SMITH'S COLLEGE

PAYNE THEOLOGICAL SEMINARY

PEIRCE COLLEGE

PELLISSIPPI STATE COMMUNITY COLLEGE

PENINSULA COLLEGE

PENNSYLVANIA WESTERN UNIVERSITY

PENSACOLA STATE COLLEGE

PHILADELPHIA COLLEGE OF OSTEOPATHIC MEDICINE

PIEDMONT COMMUNITY COLLEGE

PIEDMONT UNIVERSITY

PIERCE COLLEGE

PIMA COMMUNITY COLLEGE

PITT COMMUNITY COLLEGE

PLAZA COLLEGE

POINT UNIVERSITY

POMEROY COLLEGE OF NURSING AT CROUSE HOSPITAL

PONTIFICAL CATHOLIC UNIVERSITY OF PUERTO RICO

POST UNIVERSITY

PRAIRIE VIEW A&M UNIVERSITY

PRESBYTERIAN COLLEGE

PRESCOTT COLLEGE

PRISM CAREER INSTITUTE

PURDUE UNIVERSITY - WEST LAFAYETTE

PURDUE UNIVERSITY GLOBAL

PURDUE UNIVERSITY NORTHWEST

QUEENS UNIVERSITY OF CHARLOTTE

QUINCY COLLEGE

QUINNIPIAC UNIVERSITY

RADFORD UNIVERSITY

RAMAPO COLLEGE OF NEW JERSEY

RANDOLPH COLLEGE

RANDOLPH COMMUNITY COLLEGE

REDEEMER UNIVERSITY

REGIS COLLEGE

REND LAKE COLLEGE

RHODE ISLAND SCHOOL OF DESIGN

RICE UNIVERSITY

RICHMOND COMMUNITY COLLEGE

RIO SALADO COLLEGE

RIVER PARISHES COMMUNITY COLLEGE

RIVERSIDE CITY COLLEGE

ROANOKE COLLEGE

ROBESON COMMUNITY COLLEGE

ROCHESTER COMMUNITY and TECHNICAL COLLEGE

ROCK VALLEY COLLEGE

ROCKHURST UNIVERSITY

ROCKINGHAM COMMUNITY COLLEGE

ROCKY MOUNTAIN COLLEGE OF ART and DESIGN

ROGUE COMMUNITY COLLEGE

ROSEMAN UNIVERSITY OF HEALTH SCIENCES

ROWAN-CABARRUS COMMUNITY COLLEGE

RUTGERS -THE STATE UNIVERSITY OF NJ -NEW BRUNSWICK

SADDLEBACK COLLEGE

SAINT AUGUSTINE'S UNIVERSITY

SAINT JOHN'S UNIVERSITY

SAINT JOSEPH'S COLLEGE OF MAINE

SAINT LOUIS UNIVERSITY

SAINT MARY'S UNIV OF MINNESOTA

SAINT PAUL COLLEGE

SAINT PETER'S UNIVERSITY

SAINT THOMAS AQUINAS COLLEGE

SALUS UNIVERSITY

SAMARITAN HOSPITAL SCHOOL OF NURSING

SAMUEL MERRITT UNIVERSITY

SAN BERNARDINO VALLEY COLLEGE

SAN DIEGO MESA COLLEGE

SAN DIEGO MIRAMAR COLLEGE

SAN DIEGO STATE UNIVERSITY

SAN FRANCISCO STATE UNIVERSITY

SAN JOSE STATE UNIVERSITY

SAN JUAN COLLEGE

SANDHILLS COMMUNITY COLLEGE

SANTA ANA COLLEGE

SANTA FE COMMUNITY COLLEGE

SANTA MONICA COLLEGE

SAVANNAH STATE UNIVERSITY

SAYBROOK UNIVERSITY

SCHOOL OF VISUAL ARTS

SCOTTSDALE COMMUNITY COLLEGE

SEATTLE CENTRAL COLLEGE

SEATTLE UNIVERSITY

SETON HILL UNIVERSITY

SEWARD COUNTY COMMUNITY COLLEGE

SHASTA COLLEGE

SHAW UNIVERSITY

SHAWNEE COMMUNITY COLLEGE

SHAWNEE STATE UNIVERSITY

SHORTER UNIVERSITY

SIENA COLLEGE

SIERRA COLLEGE

SIMMONS UNIVERSITY

SKYLINE COLLEGE

SLF V-2015 TRUST

SNOW COLLEGE

SOUTH CAROLINA STUDENT LOAN CORPORATION

SOUTH DAKOTA STATE UNIVERSITY

SOUTH PIEDMONT COMMUNITY COLLEGE

SOUTH SEATTLE COLLEGE

SOUTHEAST COMMUNITY COLLEGE - LINCOLN

SOUTHEAST MISSOURI STATE UNIVERSITY

SOUTHEASTERN COMMUNITY COLLEGE

SOUTHERN BAPTIST THEOLOGICAL SEMINARY

SOUTHERN CONNECTICUT STATE UNIVERSITY

SOUTHERN MAINE COMMUNITY COLLEGE

SOUTHERN UNION STATE COMMUNITY COLLEGE

SOUTHWEST COLLEGE OF NATUROPATHIC MED & HEALTH

SCI

SOUTHWESTERN ASSEMBLIES OF GOD UNIVERSITY

SOUTHWESTERN COMMUNITY COLLEGE

SOUTHWESTERN OKLAHOMA STATE UNIVERSITY

SOUTHWOOD FINANCIAL LLC

SPLASH FINANCIAL

SPOKANE COMMUNITY COLLEGE

SPOKANE FALLS COMMUNITY COLLEGE

SPRING ARBOR UNIVERSITY

ST AMBROSE UNIVERSITY

ST CHARLES COMMUNITY COLLEGE

ST CLAIR COUNTY COMMUNITY COLLEGE

ST CLOUD STATE UNIVERSITY

ST JOHN FISHER UNIVERSITY

ST JOHNS RIVER STATE COLLEGE

ST JOSEPH'S UNIVERSITY

ST JOSEPH'S UNIVERSITY- BROOKLYN

ST LOUIS COMMUNITY COLLEGE

ST MARY'S COLLEGE OF CALIFORNIA

ST MARY'S UNIVERSITY

ST OLAF COLLEGE

ST PETER'S HOSPITAL COLLEGE OF NURSING

ST THOMAS UNIVERSITY

STANFORD FEDERAL CREDIT UNION

STANFORD UNIVERSITY

STANLY COMMUNITY COLLEGE

STATE UNIVERSITY OF NEW YORK NEW PALTZ

STEPHEN F AUSTIN STATE UNIVERSITY

STETSON UNIVERSITY

STONEHILL COLLEGE

STUDENT LOAN ACQUISITION TRUST 2019-1

SULLIVAN UNIVERSITY

SUNY ADIRONDACK COMM COLL

SUNY BINGHAMTON

SUNY BROOME COMMUNITY COLLEGE

SUNY COBLESKILL

SUNY COLLEGE - CORTLAND

SUNY COLLEGE - OLD WESTBURY

SUNY COLLEGE OF ENVIRONMENTAL

SUNY COLLEGE OF TECHNOLOGY AT CANTON

SUNY COLUMBIA-GREENE COMMUNITY COLLEGE

SUNY DOWNSTATE HEALTH SCIENCE CENTER

SUNY FARMINGDALE

SUNY FASHION INSTITUTE OF TECHNOLOGY

SUNY FINGER LAKES COMMUNITY COLLEGE

SUNY HERKIMER COUNTY COMMUNITY COLLEGE

SUNY JAMESTOWN COMMUNITY COLLEGE

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 CO COMMUNITY CLG

SUNY TOMPKINS CORTLAND COMMUNITY COLLEGE

SUNY UNIVERSITY - BROCKPORT

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 and M INTERNATIONAL UNIVERSITY

TEXAS A and M UNIVERSITY KINGSVILLE

TEXAS CHRISTIAN UNIVERSITY

TEXAS STATE TECHNICAL COLLEGE - WACO

TEXAS WOMAN'S UNIVERSITY

THE CATHOLIC UNIVERSITY OF AMERICA

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

UC 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 CAMPU

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

UNIVERSITY ACCOUTING 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 COLL OF BUS

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 POLYTECH and STATE UNIV

WAGNER COLLEGE

WAKE FOREST UNIVERSITY

WAKE TECHNICAL COMMUNITY COLLEGE

WALDEN UNIVERSITY

WARTBURG COLLEGE

WASHINGTON STATE UNIVERSITY

WAUKESHA COUNTY TECHNICAL COLLEGE

WAYNE COMMUNITY COLLEGE

WAYNE STATE COLLEGE

WEBSTER UNIVERSITY SEMESTER

WELCH COLLEGE

WEST COAST UNIVERSITY- NORTH HOLLYWOOD

WEST SHORE COMMUNITY COLLEGE

WEST TEXAS A and 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 and MARY

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



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 **<<<u>Date</u>>> to activate your identity monitoring services.**

Membership Number: << Member ID>>

For more information about Kroll and these services, you can visit <u>info.krollmonitoring.com</u>. 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.

<u>Report Incidents.</u> 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)

<u>For Iowa Residents.</u> 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.

<u>For New Mexico Residents.</u> 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

<u>For Oregon Residents.</u> 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.

<u>For Washington, D.C. Residents.</u> 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