



From: LC Bulletin
<lc-bulletin@lclark.edu>

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(4/6/23) How to Access Credit Monitoring

Dear LC Community,

We recently learned that the cybercriminals responsible for the recent security incident published some amount of Lewis & Clark data on a “dark web” website. We are currently working to retrieve the information and to determine the extent to which it includes any sensitive personal information. Due to how cybercriminals publish data, it may take time to determine the full scope and nature of this data. We will provide formal notification to any individuals whose protected information is found to have been compromised in the course of this investigation, in accordance with all applicable laws, once the investigation is complete.

In the meantime, we are offering free credit monitoring to current students and employees.

If you would like to sign up for credit monitoring services, please fill out this [short request form](#). You will then be provided with an enrollment code and instructions on how you can activate the service.

Below are additional steps you can take to protect your information, irrespective of whether it was compromised in this incident. We encourage you to review and consider whether they are appropriate for you.

Placing a Fraud Alert on Your Credit File

You may place an initial one-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 105788
Atlanta, GA 30348

<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

P. O. Box 6790
Fullerton, CA 92834-6790

<https://www.transunion.com/fraud-alerts>

(800) 680-7289

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 also request a “security freeze” be placed on your credit file at no charge. A security freeze prohibits, with certain 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 contacting *all three* nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to *all three* credit reporting companies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

1-800-349-9960

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

<http://experian.com/freeze>

1-888-397-3742

TransUnion Security Freeze

P.O. Box 2000

Chester, PA 19016

<http://www.transunion.com/securityfreeze>

1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number, and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique personal identification number (PIN) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

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.

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.

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Thank you for your continued patience and understanding. We will continue to share information as we have it.

Sincerely,

The Executive Council