

## Sample Security Breach Notification Letter

Date

Dear Recipient Name:

We are contacting you because we have learned of a serious data security incident that occurred on *(specific or approximate date)* OR between *(date, year and date, year)* that involved some of your personal information.

The breach involved *(provide a brief general description of the breach and include how many records or people it may have affected)*. The information breached contained *(customer names, mailing addresses, credit card numbers, and/or Social Security numbers, etc.)*. Other information *(bank account PIN or security codes)* was not released.

We are notifying you so you can take action along with our efforts to minimize or eliminate potential harm. [We also have advised the three major U.S. credit reporting agencies about this incident and have given those agencies a general report, alerting them to the fact that the incident occurred. However, we have not notified them about the presence of your specific information in the data breach.\*] Because this is a serious incident, we strongly encourage you to take preventive measures now to help prevent and detect any misuse of your information.

*(Optional paragraph if offering credit protection service.\*\*)*

To protect you we have retained *(name of identity theft company)*, a specialist in identity theft protection, to provide you with \_\_\_ year(s) of *(description of services)* services, free of charge. You can enroll in the program by following the directions below. **Please keep this letter; you will need the personal access code it contains in order to register for services.**

As a first preventive step, we recommend you closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact your financial institution. We also suggest you submit a complaint with the Federal Trade Commission by calling 1-877-ID-THEFT (1-877-438-4338) or online at <https://www.ftccomplaintassistant.gov/>

As a second step, you also may want to contact the three U.S. credit reporting agencies (Equifax, Experian and TransUnion) to obtain a free credit report from each by calling 1-877-322-8228 or by logging onto [www.annualcreditreport.com](http://www.annualcreditreport.com).

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. A victim's personal information is sometimes held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

To protect yourself from the possibility of identity theft, Oregon law allows you to place a security freeze on your credit files. By placing a freeze, someone who fraudulently acquires your

personal identifying information will not be able to use that information to open new accounts or borrow money in your name.

You will need to contact the three U.S. credit reporting agencies to place the security freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze.

The cost of placing the freeze is no more than \$10 for each credit reporting agency for a total of \$30. However, if you are a victim of identity theft and have filed a report with your local law enforcement agency or submitted an ID Complaint Form with the FTC, there may be no charge to place the freeze.

To obtain a security freeze, contact the following agencies:

Equifax: 1-888-298-0045; [www.freeze.equifax.com](http://www.freeze.equifax.com)

TransUnion: Fraud Victim Assistance Department, PO Box 6790, Fullerton CA 92834

Experian: 1-888-EXPERIAN – option 4; [www.experian.com/freeze](http://www.experian.com/freeze)

For more information, see the website for the Oregon Department of Consumer and Business Services at [www.dcs.oregon.gov/id\\_theft.html](http://www.dcs.oregon.gov/id_theft.html) and click on “Security Freeze.”

If you have further questions or concerns, you may contact the undersigned at this special telephone number: 000-000-0000. You can also check our website at [www.ourwebsite.org](http://www.ourwebsite.org) for updated information.

Sincerely,

John Jones  
Company Representative

\* Reporting to credit agencies is required only for breaches affecting 1,000 or more persons.

\*\* Not required under ORS 646A.600-646A.628.