





OCT 1 1 2024

DEPT. OF CONSUMER AFFAIRS

## **NOTICE OF [Extra1]**

Dear Sample A. Sample:

Kershaw County School District ("KCSD") writes to notify you of an incident that may involve some of your personal information. Although we have no evidence of misuse of your information, we write to provide you with information about the incident, our response, and steps you can take to help protect against the possible misuse of your information, should you feel it is appropriate to do so.

What Happened. On November 27, 2023, KCSD discovered suspicious activity in its computer network, and determined that some of its systems were encrypted. KCSD promptly commenced an investigation with the assistance of third-party specialists to determine the nature and scope of this unauthorized activity. KCSD also worked to securely restore impacted system operations as quickly as possible. The investigation found that between November 21, 2023 and November 27, 2023, an unauthorized actor accessed or acquired certain data stored in the KCSD computer network. KCSD then reviewed the involved data to determine what information it contained and to whom it related and to identify available contact information. This review was recently completed and on August 16, 2024, we confirmed that your personal information was accessible in the data.

What Information Was Involved. The investigation confirmed that your [Extra2] and name were accessible in the data at issue.

What We Are Doing. KCSD takes this incident and the security of the information in our care very seriously. Upon discovering the incident, we worked to ensure the security of our environment and worked with third-party cybersecurity specialists to investigate the unauthorized activity to determine what occurred. We also notified federal law enforcement regarding this incident. Additional, KCSD has implemented additional technical safeguards to help prevent similar incidents in the future.

As an added precaution, we are also offering you ## months of complimentary access to identity monitoring services through Experian. If you wish to receive these services, you must enroll by following the below activation instructions, as we are not able to activate these services on your behalf.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. You should notify your bank or credit card company of any errors or suspicious activity. Please also review the information contained in the enclosed *Steps You Can Take to Help Protect Your Information*. There you will also find more information on the complimentary identity monitoring services we are making available to you.



For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions or concerns, please contact our dedicated assistance line at 833-918-7474, Monday through Friday, from 9:00 am to 9:00 pm Eastern, excluding U.S. holidays. You can also write to KCSD at 2029 West DeKalb St., Camden, SC 29020.

Sincerely,



Dr. Harrison Goodwin Superintendent

# STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### **Enroll in Monitoring Services**

To help protect your identity, we are offering a complimentary ##-month membership of Experian's IdentityWorks<sup>SM</sup>. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: December 31, 2024 (Your code will not work after this date.)
- Visit the Experian Identity Works website to enroll: <a href="https://www.experianidworks.com/credit">https://www.experianidworks.com/credit</a>
- Provide your activation code:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at 833-918-7474 by December 31, 2024. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the identity restoration services by Experian.

#### Additional details regarding your ##-month Experian IdentityWorks Membership

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only. <sup>1</sup>
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARE<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance<sup>2</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

#### **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

<sup>&</sup>lt;sup>2</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



<sup>&</sup>lt;sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

As an alternative to a fraud alert, consumers 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 the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/c		https://www.transunion.com/credit-
redit-report-services/	https://www.experian.com/help/	help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box	Experian Fraud Alert, P.O. Box	TransUnion Fraud Alert, P.O. Box
105069 Atlanta, GA 30348-5069	9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box	Experian Credit Freeze, P.O. Box	TransUnion Credit Freeze, P.O. Box
105788 Atlanta, GA 30348-5788	9554, Allen, TX 75013	160, Woodlyn, PA 19094

#### **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 1-877-ID-THEFT (1-877-438-4338; and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For *Maryland residents*, the Maryland Attorney General may be contacted 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 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.