

Q&A Regarding NOTICE OF SECURITY BREACH

Jackson Madison County Schools

Questions About The Breach

Q: What happened?

A: An administrator was provided a computer disk of test data, including social security numbers and test scores. On September 30, 2008, the district received notification from the employee indicating that the computer disk was lost. Upon discovering the possibility of a data breach, the district began an immediate investigation and implemented protective measures.

Q: Has the information been exposed?

A: At the present time, there is no indication of any misuse of student social security numbers or test scores contained on the computer disk. The district as well as school personnel are working closely with National ID Recovery to monitor any misuse of student data.

Q: Who has access to this data? Is there any evidence of foul play?

A: At this time there is no evidence to suggest that the information was accessed by any other entity.

Q: How long has the information been lost?

A: The district received notification of the missing data September 30, 2008 and action steps were taken immediately to address this matter.

Q: Why am I just recently being notified?

A: Once notified, the district office conducted an investigation which revealed the need to implement protective measures, including engaging the services of NIDR and notifying parents.

Q: I have not received a notification about the privacy incident. Does that mean that my student is not affected?

A: The Jackson-Madison County School district sent notice letters to all parents of students whose social security numbers are at risk of becoming exposed. A letter was mailed on November 20, 2008 to parents of students who participated in the February 2008 Writing Assessment at East Intermediate School. A copy of the letter was also sent home with the students. Some students have moved out of the district and may not have been contacted.

Parents who did not receive a letter and remain concerned that their child may have been in this group may request information by emailing Patrice Richardson at ptrichardson@jmcass.org or by calling 731-664-2545.

Q: Will someone contact me to ask for my child's personal information in order to activate services?

A: No! Parents, whose child's social security number was exposed, may call a special toll-free number directly to National ID Recovery. The phone number is included in the parent letter. *For the child's protection*, the parent must place the call. A tactic of identity thieves is to take advantage of a well-publicized breach situation and randomly contact persons hoping to find someone who is in the affected group and then, ask for personal information. *The district recommends that you do not release personal information in response to any contact that you did not initiate yourself.*

Q: What is Jackson Madison County Schools doing to prevent this from happening again?

A: The district has implemented a more stringent data release process and additional training. The district is working with the Tennessee Department of Education on efforts to discontinue using social security numbers as students' primary form of identification.

Questions about Identity Theft

Q: How much risk does this incident pose to my child's identity?

A: Experts in dealing with identity theft have advised the district that accidental breach events, such as this one, do not typically have a high risk of identity theft. However, this is no guarantee. That is why Jackson-Madison County Schools is providing proactive identity monitoring and professional recovery services if identity theft should occur for any reason.

Q: Has anyone been victimized by ID theft because of this incident?

A: To date, the district is not aware of any student who has been victimized by ID theft because of this incident.

Q: What do I do if I learn that my child's identity has been misused?

A: Contact National ID Recovery to explain the situation. Use the special toll free number and identify yourself as a parent of a Jackson-Madison County child. The advocate will guide you through the proper course of action.

Questions About Services That Are Being Provided

Q: What services are being provided for students whose social security numbers were exposed?

A: Jackson Madison County School district is providing one year of identity monitoring services designed to detect misuse of a student's personal information and one year professional identity recovery services if any fraud is found. A special toll-free number direct to National ID Recovery has been established. During the initial phone call, National ID Recovery will determine if a credit file exists for your student, and if so, will immediately place fraud alerts, obtain copies of credit reports and

begin an investigation to identify and address any evidence of fraud. National ID Recovery will provide an advocate to address the issue until it is resolved. Once a case is opened, it will continue until all issues are resolved, even if the timeline goes beyond the expiration of the one year benefit.

Q: Is there a deadline to enroll in the identity monitoring service?

A: No, but the district encourages all parents in the affected group to promptly contact National ID Recovery to activate the monitoring services. The monitoring services will be provided through November 19, 2009.

Q: What does identity monitoring do?

A: Identity monitoring uses a sophisticated software system that looks for anomalies, or "red flags," in the use of personal information. For instance, in the case of a minor, it checks the credit bureaus for the existence of a credit file. It also looks at companies that collect large amounts of data, such as Lexis Nexis, to see if the personal information of the person is being used for any form of identity theft. If something unusual is found, an alert is issued. An advocate will contact you to discuss whether or not the alert is evidence of a problem. If it is a problem, the advocate will open a case and begin the process of recovery for you. In other words, it is an early warning system.

Q: Is this just like credit monitoring?

A: No. While credit monitoring is limited to credit, identity monitoring looks for many types of identity theft. If a credit file does exist, then credit monitoring alerts you if something new is added to that credit file. If there is, then it is your responsibility to determine whether the new activity is legitimate or fraudulent.

Q: How did you select National ID Recovery?

A: The district felt that National ID Recovery had the best approach, was the most hands-on to help make it easy for parents, had the most comprehensive services, and had more experience working with children's identities than the other companies.

Q: What will National ID Recovery do for me and my child if identity theft does occur?

A: A professional identity theft advocate will be assigned to manage your case. This person is a trained paralegal professional who will perform an analysis of the case, document all incidents of fraud, and provide all of the paperwork, phone calls, and follow-up to make sure that each incident of fraud is corrected. The advocate will also work with law enforcement, to the extent possible, to help to identify and apprehend the criminal.

Q: Is National ID Recovery staffed to handle a large number of calls from parents?

A: Yes. NIDR has handled cases involving hundreds of thousands of individuals such as this. Occasionally, there will be an influx of calls that will require you to wait a short period of time. Please call back within a few minutes if your call is unanswered and you cannot remain on hold.

Q: What if there is identity theft in my child's name but we can't prove that it is connected to this incident?

A: You do not have to show a connection to this event. The services that are being offered through National ID Recovery are available for any identity theft situation, no matter how it occurs, even if you know that it is NOT connected to this incident.

Q: What kind of information has been given to National ID Recovery?

A: National ID Recovery was provided with information about the affected students in order to identify parents who call NIDR and to assist in the notification process. **In order to begin the identity monitoring process, a parent must call the toll free number and provide the student's social security number, address, phone number, and email address, if you have one.**

Questions about Fraud Alerts and Credit Reports

Q: What is a fraud alert?

A: Generically speaking, a fraud alert tells creditors to contact you before opening any new accounts or changing your existing accounts. Once you notify one of the three national credit bureaus of your fraud alert, the others will be notified to place a fraud alert as well. All three credit bureaus also will send you one credit report, free of charge. Since your child shouldn't have a credit report, with the possible exception of some older teens, a fraud alert is unlikely.

Q: What is the best way to find out if my child has a credit report?

A: The best way to find out if your child has a credit report is to call in or attempt to place a fraud alert online. If your child has no credit report, the attempt will fail. This is the desired result! You can either call one of the credit bureaus listed below or, if you are in the affected group, you can call the number for National ID Recovery on the notice letter and a representative will help you complete this test. If you are able to place a fraud alert, we suggest you follow through to obtain the credit report and review what is contained on the report. If you are working with an advocate at National ID Recovery, he/she will do this for you.

Call any ONE of the credit reporting agencies below if you want to place a fraud alert or learn if your child has a credit report.

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Q: I have been told that I can request a copy of my child's credit file, and even if one doesn't exist, a file will be created by my inquiry. I can, then, place a fraud alert on the file. Should I do this?

A: This may not be a good idea. It will make it harder to detect potential problems going forward because an empty file will exist. It is easier to monitor a minor's status when there is no file. It can also make it difficult for your child to obtain credit once he/she gets ready to do so. Also, you need to consider that a fraud alert will not guarantee that your child's personal information will not be used for credit and other forms of identity theft. You should learn about the pros and cons before taking any action on your own. If, after considering all of your options, you still have concerns about your child's identity being exposed, contact National ID Recovery prior to placing a fraud alert.