



January 2, 2026

RE: Notice of Data Incident

Dear [REDACTED]

Monroe University ("Monroe" or "we") is reaching out to inform you of an incident that may have involved some of your personal information. **While we have no evidence that information involved in this incident has been used for identity theft or fraud**, we want to make you aware of the incident and the steps we have taken to address it.

What Happened? An unauthorized third party temporarily gained access to certain Monroe computer systems. Upon discovering this, we promptly launched an investigation. Based on the results of the investigation, we believe the unauthorized party had access to certain Monroe systems between December 9, 2024, and December 23, 2024, and acquired copies of some files on our network during that time.

What Information Was Involved? As part of the investigation, we reviewed the contents of the involved files. On September 30, 2025, this review concluded that among those files, there were some that contained your name, coupled with the following data elements: [REDACTED]
[REDACTED]

What We Are Doing. In addition to the actions described above, we are taking steps to reduce the risk of this type of incident occurring in the future. Also, although we have no evidence that the information involved in this incident has been used for identity theft or fraud, we have arranged for you to enroll in a complimentary, one-year membership of Triple Bureau Credit Monitoring services. These services provide enrollees with alerts from the date of enrollment when changes occur to any of the enrollee's Experian, Equifax or TransUnion credit files. In addition, enrollees are provided with proactive fraud assistance to help in event that the enrollee becomes a victim of fraud. These services will be provided by Cyberscout, a TransUnion company. Please see the additional information enclosed for sign-up instructions if you are interested.

What You Can Do. We are providing this notification for your information, and there is no action you are required to take. However, if you feel it is appropriate, you can enroll in the complimentary credit monitoring included in this letter, and/or review the enclosed general reference information on protecting personal information.

For More Information. If you need further information or assistance, please call [REDACTED] from 8 am to 8 pm EST, Monday through Friday.

Sincerely,

Monroe University

ACTIVATING THE TRIPLE BUREAU CREDIT MONITORING SERVICES MEMBERSHIP

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided.

When prompted, please provide the following unique code to receive services: [REDACTED]

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter.

The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age.

Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Additional Important Information

As a precautionary measure, individuals should remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing their account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

The FTC provides tips on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information, visit www.ftc.gov/idtheft. You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580 or 1-877-ID-THEFT (1-877-438-4338). Monroe's main address and telephone number are 2501 Jerome Avenue, Bronx, NY 10468 and (718) 933-6700.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 2002	P.O. Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the national credit reporting agencies using the contact information above. More information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information.

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-800-916-8800
https://www.equifax.com/personal/credit-report-services/credit-freeze/	https://www.experian.com/freeze/center.html	https://www.transunion.com/credit-freeze
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

Iowa Residents: Iowa residents can contact the Office of the Attorney General to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New Mexico Residents: Individuals have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Oregon Residents: Oregon residents are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. Oregon residents can contact the Oregon Attorney General at 1162 Court St. NE, Salem, OR 97301-4096; 503-378-4400; <https://www.doj.state.or.us/>.

Rhode Island Residents: We believe that this incident affected 335 Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

This notification was not delayed by law enforcement.