



# ST. PAUL CENTER

## *for* BIBLICAL THEOLOGY

1468 Parkview Circle, Steubenville, OH 43952-1739

October 2, 2020

### **NOTICE OF DATA SECURITY INCIDENT**

We are writing to tell you about a recent data security incident that may have resulted in the unauthorized acquisition of personal information you provided when using our website to make online purchases. We take this matter very seriously because we know how important your personal information is to you. We are providing this notice to you as a precautionary measure, to inform you and to explain steps that you can take to protect your information.

#### **What Happened**

On August 20, 2020, St. Paul Center received notice from a payment processing vendor that our website (<http://www.stpaulcenter.com>) was a common point of purchase for some unauthorized payment card transactions and that there may have been a possible compromise of our website. We investigated to find out what happened, to prevent something like this from happening again, and to provide notice to potentially affected individuals.

We determined that a cyber-criminal installed malware in software that we use to enhance our online purchasing. The malware permitted the unauthorized collection or “scraping” of certain payment card data provided through the website. We believe the incident only involved customers who made purchases or donations on the website between March 3, 2020 and August 9, 2020. On August 26, 2020, we determined that the incident may have involved your personal information because you made a payment card purchase or donation using our website during that time period.

#### **What Information Was Involved**

Once we determined that there may have been unauthorized acquisition of payment card information, we reviewed our purchase records to find out who may have been affected and where those people resided. The information may have included your name, address, email address, telephone number and payment card number, along with the accompanying CVV code, pin or expiration date.

## **What We Are Doing About It**

When we discovered this incident, our technical experts identified and corrected the issue, effectively closing the point of entry for the website malware. To help prevent a similar incident from occurring in the future, we conducted an extensive internal audit to all systems and have implemented more stringent, ongoing processes for identifying and eliminating vulnerabilities. We are also providing notice of this incident to appropriate state regulators, consistent with our compliance obligations and responsibilities.

## **What You Can Do**

We recommend that you remain vigilant to the possibility of fraud and identity theft by monitoring your account statements and free credit reports for any unauthorized activity. Report any incidents of suspected identity theft to your local law enforcement and state Attorney General.

If you believe your payment card information may have been compromised, you should consider contacting your payment card company and/or financial institution and request that the card be cancelled. We strongly recommend that you review the information provided at the end of this letter, entitled “More Information about Identity Theft and Ways to Protect Yourself” and “State-Specific Information.”

## **For More Information**

If you have any questions or need more information, please call us, toll-free, at 1-888-487-2114, Monday through Friday, from 9:00 a.m. to 5:00 p.m. EST.

We know that this situation is frustrating to you, and we deeply regret this incident. Please know we take your support, and your trust, very seriously. We hope our actions moving forward will demonstrate this.

Very truly yours,



Anthony Puorro,  
Chief Financial Officer

## MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

Visit [www.experian.com/credit-advice/topic-fraud-and-identity-theft.html](http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html) for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the consumer reporting agencies listed below and the Federal Trade Commission (FTC) by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at [www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft). The FTC's address is: Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580. You have the ability to place a security freeze on your credit reports by contacting the following agencies.

### National Credit Reporting Agencies Contact Information

<b>Equifax</b> P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>	<b>Experian</b> P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>TransUnion</b> P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 <a href="http://www.transunion.com">www.transunion.com</a>
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You also may request a security freeze be added to your credit report at Experian's online Freeze Center, [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html), by phone at 1-888-EXPERIAN (1-888-397-3742), or by mail to Experian Security Freeze, P.O. Box 9554, Allen, TX 75013. More information on a security freeze can be found below.

### **Obtain Your Credit Report**

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed above. You may obtain a free copy of your credit report by going to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at [www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf](http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report.

**For Georgia, Maryland, New Jersey, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly.

If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically, which can help spot and address problems 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 at the information provided above.

### **Fraud Alerts**

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. 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 three national credit reporting agencies using the contact information listed above. Additional information is available at [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **Security Freeze**

You have the ability to place a security freeze on your credit report at no cost to you. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) a legible copy of a government-issued identification card, (6) proof of current address, such as a legible copy of a recent utility bill or bank or insurance statement, (7) a legible copy of a recent W-2, pay stub, or Social Security card, and (8) if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. **Under federal law, you cannot be charged to place, lift, or remove a security freeze.**

After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place, you will need it if you choose to lift the freeze. If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

### **STATE SPECIFIC INFORMATION**

**DISTRICT OF COLUMBIA residents:** You may also obtain information about preventing and avoiding identity theft from the D.C. Attorney General's Office. This office can be reached at:

Office of the Attorney General of the District of Columbia  
Office of Consumer Protection  
441 4<sup>th</sup> Street, NW  
Washington, D.C. 20001  
[www.oag.dc.gov](http://www.oag.dc.gov)  
1-202-727-3400

**MARYLAND residents:** You may also obtain information about preventing and avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the Attorney General of Maryland  
Consumer Protection Division  
200 St. Paul Place  
Baltimore, MD 21202  
[www.oag.state.md.us/Consumer](http://www.oag.state.md.us/Consumer)  
Toll-free: 1-888-743-0023

**NEW MEXICO residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may

not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**NEW YORK residents:** You may also obtain information on identity theft from the New York Department of State Division of Consumer Protection or the New York Attorney General. These agencies can be reached at:

New York Department of State  
Division of Consumer Protection  
1-800-697-1220  
<http://www.dos.ny.gov/consumerprotection>

New York Attorney General  
1-800-771-7755  
<http://www.ag.ny.gov/home.html>

**NORTH CAROLINA residents:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General’s Office. This office can be reached at:

North Carolina Department of Justice  
Attorney General’s Office  
9001 Mail Service Center  
Raleigh, NC 27699  
[www.ncdoj.gov](http://www.ncdoj.gov)  
Toll-free: 1-877-566-7226

**RHODE ISLAND residents:** You have the right to file and obtain a copy of a police report concerning any fraud or identity theft committed using your personal information. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Attorney General’s Office. This office can be reached at:

Office of the Attorney General  
150 South Main Street  
Providence, RI 02903  
[www.riag.ri.gov](http://www.riag.ri.gov)  
Toll-free: 1-401-274-4400