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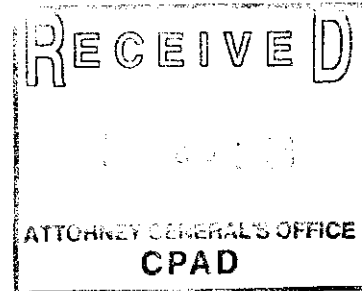
Linda M. Ruberto

Ellen T. Hargraves

**Executive Director**  
Joan Schloss

May 29, 2008

Scott Schafer, Esq.  
Assistant Attorney General  
Office of the Attorney General  
Consumer Protection Division  
One Ashburton Place  
Boston, MA 02108



Re: Exposure of personal data

Dear Mr. Schafer:

I am writing pursuant to the requirements of G.L. c. 93H, § 3 in order to notify you of the exposure of personal data of members of the Massachusetts Teachers' Retirement System ("MTRS").

As you may know, all funds received by the Massachusetts Teachers' Retirement System are invested by the Pension Reserves Investment Management ("PRIM") Board. The Bank of New York – Mellon Bank ("BNY- Mellon") is retained by PRIM as a custodian of all pension funds in PRIM's possession. After BNY-Mellon processed certain recent payments, from MTRS members and others, it created an image of the checks for its records and transferred those images to a "back up" tape of its database. That tape was lost while being transported from the BNY-Mellon processing site in Philadelphia to a separate location.

There is no indication that the information has been found by anyone or misused in any way. The images are contained on a magnetic tape, which can only be read with special equipment.

In accordance with G.L. c. 93H, § 3, we are notifying all the members of our system whose personal data was exposed by the loss of the tape and alerting them to the steps they can take to protect themselves from fraud, including information on how to obtain a "security freeze" on their credit reports and impose credit fraud alerts. A copy of that letter and the information being sent with it will be sent to you under separate cover.



Scott Schafer, Esq.  
May 29, 2008  
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Please feel free to contact me if you require any further information.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Salvie". The signature is fluid and cursive, written over the printed name below.

James H. Salvie  
General Counsel  
617-679-6888  
james.salvie@trb.state.ma.us

cc: Daniel Crane, Undersecretary, Office of Consumer Affairs and Business  
Regulation

Anne Margulies, Chief Information Office, Information Technology Division  
Secretary William Galvin, Public Records Division

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May 28, 2008

[REDACTED]

RE: Possible Exposure of Personal Information

Dear Mr. [REDACTED]

I write to inform you that a computerized image of the front of a check you recently sent to us was lost in transit by a vendor processing that payment. As you may know, all funds received by the Massachusetts Teachers' Retirement System are invested by the Pension Reserves Investment Management ("PRIM") Board. The Bank of New York – Mellon Bank ("BNY- Mellon") is retained by PRIM as a custodian of all pension funds in PRIM's possession. After BNY-Mellon processed your recent payment, it created an image of your check for its records and transferred that image to a "back up" tape of its database. That tape was lost while being transported to a separate location.

There is no indication that the information has been found by anyone or misused in any way. The images are contained on a magnetic tape, which can only be read with special equipment. Nonetheless, the tape contains your private information and we wanted to make you aware of its loss.

We recommend you take the following steps in order to protect yourself: (1) Request a "Security Freeze" on your financial information maintained by credit reporting agencies (see information attached and below)

(2) Contact the national credit reporting agencies and direct them to place a fraud alert on your credit file

(3) Review and monitor your financial accounts for suspicious or unusual activity

(4) Maintain an up-to-date list of your credit and bank accounts in a secure place with phone numbers for customer service if you notice unusual activity

(5) Periodically order copies of your credit reports and check for unauthorized activity

Attached to this letter is information from the Massachusetts Office of Consumer Affairs on requesting a "Security Freeze." A security freeze prohibits a credit reporting agency from releasing any information from a consumers' credit report without written authorization from the consumer. To obtain a security freeze, you must write to each of the reporting companies separately. You can view additional information on a security freeze, as well as other consumer protection information; at [www.mass.gov/Eoca](http://www.mass.gov/Eoca) (the website address is case-sensitive).

To obtain a security freeze, you must contact each of the three credit reporting agencies by regular, certified or overnight mail. Please see the enclosure for detailed information on how to request a security freeze, including web links to each of the credit reporting agencies for information on their specific requirements (if you do not have a computer, the enclosures provide the agencies' specific requirements). Since there was no theft involved in this data exposure, there is no police report.

You may also request a free 90-day fraud alert from each of the credit reporting agencies. In contrast to a security freeze, you may request a fraud alert from all three companies by calling any one of them. You can contact the credit reporting agencies on-line or by telephone at:

- Experian: [www.experian.com](http://www.experian.com). Telephone: 1-888-397-3742
- Equifax: [www.equifax.com](http://www.equifax.com). Telephone: 1-888-766-0008
- TransUnion: [www.transunion.com](http://www.transunion.com). Telephone: 1-800-680-7289

Every consumer is also entitled to receive one free credit report every 12 months from each of the three national credit bureaus. If you are interested in obtaining a copy of your credit report, call 1-877-322-8228 or make a request at [www.annualcreditreport.com](http://www.annualcreditreport.com).



Notice of possible exposure of personal information  
May 28, 2008

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If you have any additional concerns, please contact Richard Steele, Director of Finance, at 617-679-6818. We sincerely regret this potential exposure of your financial data and any inconvenience this may cause you.

Sincerely,

A handwritten signature in cursive script that reads "Joan Schloss".

Joan Schloss  
Executive Director

cc: Michael Travaglini, Esq.

Enclosure