

*Building Affordable Communities*

July 17, 2009

Attorney General Martha Coakley  
Office of the Attorney General  
One Ashburton Place  
Boston, MA 02108

Dear Attorney General Coakley:

Pursuant to M.G.L. 93H, we are writing to notify you of an inadvertent disclosure of the names and Social Security numbers of 14 Massachusetts residents.

**Nature of the Disclosure**

On July 9, 2009, a member of The Caleb Foundation's (the "Foundation") human resource department sent an email to approximately 10 management-level employees at the Foundation. The employee intended to attach to her email information about the Foundation's new health insurance program. Unfortunately, the employee attached the wrong document. The document she attached contained the names and Social Security numbers of twenty-nine (29) employees, including 14 Massachusetts residents. The email was not sent to any non-Foundation employees, and there is no evidence that any of the information has been misused.

**Massachusetts Residents Affected**

As stated above, this inadvertent disclosure included the Social Security numbers and names of 14 Massachusetts residents. The Foundation has sent a letter on July 17, 2009 (via Certified Mail) to each of the affected Massachusetts residents. A copy of the letter is enclosed.

**Steps Taken to Rectify the Situation**

In addition to notifying the affected employees, the Foundation took the following steps upon learning of the disclosure: The Caleb Foundation sent IT people who have serviced the computers in the past in each state and checked to make sure that the email and attachment were deleted from each PC. They also did a search to see if the email was sent via email to any other computer, and also a check of the last four digits of a social security number was run to see if the document may have been saved under another document name on the computer. All IT people reported back to The Caleb Foundation via a phone call to report their findings and they have all informed us that the email and document was not found on any computer in question. Because the email was not sent to any non-Foundation employees, the disclosure was inadvertent, and there is no evidence that any of the information has been used for fraudulent purposes, the Foundation has not reported the disclosure to law enforcement. The Foundation does not intend

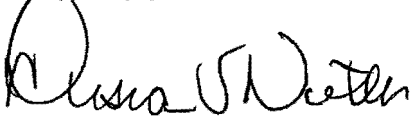
to offer credit monitoring services to the employees, as it does not believe that such services are necessary.

The Foundation has taken the following steps to ensure that a similar inadvertent disclosure does not occur in the future: A separate folder has been set up on the human resource department PC which will be used for confidential information and all documents will be password protected so that they will only be accessible by authorized employees.

**Contact Information**

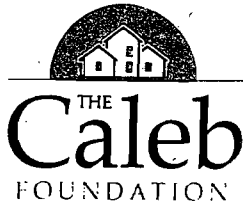
If you have any questions or would like to discuss this matter further, please contact Debra S. Nutter, Executive Director, 491 Humphrey Street, Swampscott, MA 01907 781-595-4665 or [dnutter@thecalebfoundation.org](mailto:dnutter@thecalebfoundation.org) at the Foundation.

Very truly yours,



Debra S. Nutter  
Executive Director

**Enclosures [copy of letter to MA residents and copy of letter to Director of CABR]**



*Building Affordable Communities*

July 17, 2009

Consumer Affairs and Business Regulation  
Attn: Director  
Ten Park Plaza, Suite 5170  
Boston, MA 02116

Dear Sir/Madam:

Pursuant to M.G.L. 93H, we are writing to notify you of an inadvertent disclosure of the names and Social Security numbers of 14 Massachusetts residents.

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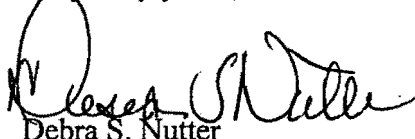
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**Other Notification and Contact Information**

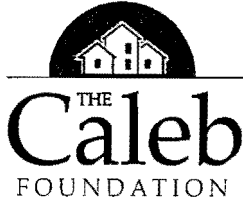
The Foundation is sending this same letter to the Office of the Attorney General. If you have any questions or would like to discuss this matter further, please contact Debra S. Nutter, Executive Director, 491 Humphrey Street, Swampscott, MA 01907 781-595-4665 or [dnutter@thecalebfoundation.org](mailto:dnutter@thecalebfoundation.org) at the Foundation.

Very truly yours,

A handwritten signature in black ink, appearing to read "Debra S. Nutter", is written over a circular stamp or mark.

Debra S. Nutter  
Executive Director

Enclosures [copy of letter to MA residents and copy of letter to AG]



*Building Affordable Communities*

July 17, 2009

[REDACTED]  
[REDACTED]

Dear [REDACTED]

I am writing to notify you that on July 9, 2009, there was an inadvertent disclosure of a document that contained your name and Social Security number. The disclosure occurred when the document containing your name and Social Security number was erroneously attached to an email sent to some management-level employees at The Caleb Foundation. The information was not disclosed to anyone outside The Caleb Foundation, and there is no evidence that the information has been or will be misused.

Because this disclosure was inadvertent, The Caleb Foundation has not filed a police report. If a report were to be filed, you would have the right to obtain a copy of the report because, under Massachusetts law, you have the right to obtain a copy of 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.

Massachusetts law also allows you to place a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

If you have been a victim of identify theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove security freezes.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and Trans Union ([www.transunion.com](http://www.transunion.com)) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013

Trans Union Security Freeze Fraud Victim Assistance Department, P.O. Box 6790,  
Fullerton, CA 92834

In order to request a security freeze, you will need to provide the following information: (i) your full name (including middle initial, as well as Jr., Sr., II, III, etc.); (ii) Social Security number; (iii) date of birth; (iv) if you have moved in the past five (5) years, the addresses where you have lived over the prior five (5) years; (v) proof of current address, such as a current utility bill or telephone bill; (vi) a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); (vii) if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and (viii) if you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

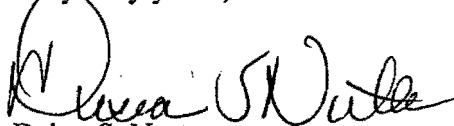
The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureau must also send written confirmation to you within five (5) business days and provide you with a unique personal identification (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three (3) credit bureaus by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

We apologize for any confusion or distress this inadvertent disclosure may have caused. If you have any questions or would like to discuss this matter, please contact Debra S. Nutter, Executive Director, 491 Humphrey Street, Swampscott, MA 01907 781-595-4665 or [dnutter@thecalebfoundation.org](mailto:dnutter@thecalebfoundation.org) at the Foundation.

Very truly yours,



Debra S. Nutter  
Executive Director