

## **Carruth Data Incident**

### **Frequently Asked Questions (“FAQs”)**

**Q: Who is Carruth and why did they have my information?**

**A:** Carruth is a third-party administrative services provider located in Tigard, Oregon, that provides administrative services for 403(b) and 457(b) retirement plans offered to and monitors contribution compliance for employees of public school district/charter school/Educational Service District/community college/public institution of higher education located in Oregon. Carruth had your information because you are currently, or previously were, employed by a public school district/charter school/Educational Service District/community college/public institution of higher education that had retained Carruth to provide these services for its employees. The specific employer is listed in your notification letter.

**Q: What happened?**

**A:** Carruth reported that, on December 21, 2024, it identified suspicious activity that impacted the operability of certain computer systems within its environment. Upon becoming aware of the activity, Carruth immediately began working with third-party specialists to investigate the activity, confirm its impact on Carruth’s systems, and to determine the scope and extent of the information affected by the activity. The investigation determined that certain systems on Carruth’s network were accessed without authorization between December 19, 2024 and December 26, 2024, and during that time, certain files were copied from Carruth’s systems. Carruth then conducted a review to determine what data was potentially copied without authorization but was unable to determine what data or whose information was involved.

**Q: When did the incident occur?**

**A:** The investigation determined that certain systems on Carruth’s network were accessed without authorization between December 19, 2024 and December 26, 2024, and during that time, certain files were copied from Carruth’s systems. Carruth then conducted a review to determine what data was potentially copied without authorization but was unable to determine what data or whose information was involved.

**Q: Why wasn’t I informed of the incident sooner?**

**A:** Carruth notified its customers, including the public school district/charter school/Educational Service District/community college/public institution of higher education that notified you, about the incident on January 13, 2025. Because Carruth could not identify what data or whose information was involved, Carruth’s customers worked diligently to identify and gather contact information for potentially affected individuals and to engage IDX to assist with notification. Notification was provided as soon as possible after all potentially affected individuals were identified.

**Q: What information was involved?**

**A:** The information potentially involved by this incident is listed in the notification letter you received from IDX.

**Q: How many people are involved?**

**A:** We do not have that information. However, all individuals with identifiable address information whose information may have been involved have been notified.

**Q: What is Carruth doing/what has Carruth done to respond to the incident?**

**A:** Carruth reported that, upon becoming aware of the activity, it immediately began working with third-party specialists to investigate the activity, confirm its impact on Carruth's systems, and to determine the scope and extent of the information affected by the activity. In addition, Carruth reported the incident to law enforcement, certain state regulators, and the media and notified its customers—the organization who sent you the letter.

**Q: Was my information compromised/misused?**

**A:** Receiving a letter does not mean that you are, or will be, a victim of identity theft. At this time, Carruth has not provided any evidence that any impacted information has been or is likely to be misused. However, out of an abundance of caution, we encourage you to follow the recommendations provided in the letter you received.

**Q: Is there anything I need to do given the potential exposure of my information?**

**A:** Although there is no evidence that any information has been or will be misused, we recommend that individuals review the letter that they received regarding the incident and follow the steps outlined to further protect their information.

**Q: Is my retirement account safe?**

**A:** There is no evidence that retirement accounts were affected.

**Q: Was my beneficiary(ies)'s information involved?**

**A:** The organization that notified you was unable to identify if your beneficiary(ies)'s information was involved. However, Carruth is offering any potentially affected individuals, such as a beneficiary, with complimentary credit monitoring and identity theft protection services through IDX. If you provided beneficiary information to Carruth, we encourage you to enroll them in IDX services.

**Q: What if I do not/did not participate in a 403(b) and 457(b) plan administered by Carruth? Why would my data be affected?**

**A:** While Carruth provided third party administrative services for 403(b) and 457(b) retirement savings plan, Carruth also monitored its customers' employee contributions compliance. This required customers to provide data for all employees to ensure their practices were in compliance with IRS limits.

**Q: Was the public school/school district/education services district/community college/non-profit organization's information system affected?**

**A:** No. The Carruth Incident is a third-party incident involving the Carruth systems—it has nothing to do with the systems maintained by the organization that notified you.

**Q: Was law enforcement notified? If so, please provide the case number.**

**A:** Carruth reported that it notified the Federal Bureau of Investigation about the incident. Unfortunately, Carruth did not provide the case number.

**Q: Who is IDX?**

**A:** IDX is a leading data incident response services provider that helps protect people who may be affected by data security incidents. retained IDX to provide complimentary credit monitoring and identity protection services to our employees and answer questions you may have about the incident.

**Q: What is the deadline to enroll in the services being offered to me?**

**A:** The deadline to enroll in your complimentary services is May 31, 2025.

**Q: What if I already enrolled in services with IDX?**

**A:** Please contact IDX directly to address that question.

**Q: Who should I contact if I have additional questions?**

**A:** You can call IDX for more information if you have more questions.

**Q: If there are any updates regarding this incident, how will I be notified?**

**A:** We do not anticipate that additional information will need to be provided about this incident. You can call us back for more information if you have additional questions.

**Q: I did not receive a letter stating that my information was compromised but feel that I should have. Can you help me?**

**A:** All individuals whose information may have been involved in this incident were notified by letter on or around February 28, 2025. If you did not receive a letter but think you should have, please contact Philomath School District office.

**Q: Is the letter legitimate? Is this a scam?**

**A:** The letter is legitimate and not a scam. The organization you work/worked for is committed to protecting individuals' information and takes this incident very seriously.