Carruth Incident

On January 13, 2025, we learned that Carruth Compliance Consulting, the third-party administrator of Fern Ridge SD's 403(b) and 457(b) retirement savings plans, discovered suspicious activity on its computer systems on December 21, 2024 (the "Carruth Incident" or "Incident"). Carruth reported that an investigation revealed that sensitive employee data for Carruth's clients, including Fern Ridge SD, was affected. Carruth's customers include many Oregon school districts, educational service districts and other organizations.

Carruth reported that upon learning of the Incident, they began working with third-party specialists to investigate the activity, and then notified the Federal Bureau of Investigation. Carruth also engaged a sub-contractor to handle processing of information coming in from its clients. For the foreseeable future, no further retirement account transactions from Fern Ridge SD employees will be processed by Carruth. We are in the process of transitioning to another provider for these services and will provide information about it in subsequent communications.

Frequently asked questions

Was my information affected?
It appears that the Carruth Incident may potentially affect all individuals who were employed by Fern Ridge SD between July 1, 2015 and January 2025. We encourage all potentially affected current and former employees to take the steps outlined below to monitor and protect their personal information.

What information was affected?
Carruth reported that the affected information may include employee and beneficiary Form W-2 Wage and Tax Statement information (names, Social Security numbers, mailing addresses and compensation information), dates of birth, financial account information, email addresses, driver's license numbers and medical billing information (but not medical records).

Was Fern Ridge SD's information system affected?
No. The Carruth Incident is a third party incident involving the Carruth systems – it has nothing to do with Fern Ridge SD's systems. Fern Ridge SD systems were not involved in the Carruth Incident and Fern Ridge SD's systems remain secure.

Is my retirement account safe?
There is no evidence that retirement accounts were affected, and we are in communication with the custodians of those accounts to ensure they remain secure.

What if I do not/did not participate in Fern Ridge SD's 403(b) and 457(b) plans administered by Carruth? Why would my data be affected?

While Carruth provided third party administrative services for Fern Ridge SD's 403(b) and 457(b) retirement savings plan, Carruth also monitored our contributions compliance. This required us to provide data for all employees to ensure the District's practices were in compliance with IRS limits.

What is Fern Ridge SD doing?
We are working with Carruth and multiple other parties to understand the full scope of the Incident, to ensure all affected employees will be directly notified and provided appropriate remediation services, and to ensure Carruth is taking appropriate steps to mitigate the impact on our employees. We will update information about the incident as it becomes available.

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

I am having trouble enrolling with IDX. Is someone from Fern Ridge SD able to assist me with enrolling in the services provided by IDX?
Unfortunately, each impacted individual must enroll separately in the services provided by IDX. In order to enroll in the services provided by IDX, you must contact IDX at 877.720.7895 and provide them with information they request.

What should I do?
- **Enroll in credit monitoring and identity restoration services.** Carruth is offering free credit monitoring and identity restoration services through IDX, a firm that provides identity protection services to consumers affected by data security incidents. To enroll, please call IDX at 877.720.7895.
- **Monitor your accounts.** Regularly review your bank accounts, credit card statements, retirement accounts and other financial accounts for any suspicious activity. If you see anything unusual, report it to your financial services provider immediately.
- **Check your credit reports.** You are entitled to one free credit report annually from each of the three major credit reporting bureaus (Equifax, Experian and TransUnion). Visit www.annualcreditreport.com or call 877.322.8228 to order your free reports.
- **Consider placing a fraud alert on your credit file.** Fraud alerts notify creditors to verify your identity before issuing new credit. You can place an initial fraud alert (lasting one year), or an extended fraud alert (lasting seven years), at no cost, if you believe you are a victim of identity theft.
- **Consider placing a Credit freeze on your credit file.** Credit freezes prevent credit bureaus from releasing your credit report without your explicit consent. This makes it harder for identity thieves to open accounts in your name. You can place a credit freeze on your credit file at no cost.

- **Report any suspicious activity.** If you suspect you are a victim of identity theft, you should file a police report. You can also report it to the Federal Trade Commission at www.identitytheft.gov or 877.ID.THEFT (877.438.4338).

- **How do I place fraud alerts and credit freezes on my credit file?** Place a fraud alert and/or a credit freeze on your credit file by contacting each of the three major credit reporting bureaus:
  - **Equifax:** 888-298-0045 or https://www.equifax.com/personal/credit-report-services/
  - **Experian:** 888-397-3742 or https://www.experian.com/help/
  - **TransUnion:** 800-916-8800 or https://www.transunion.com/credit-help

Additional resources
- **Federal Trade Commission**: www.identitytheft.gov

Oregon Attorney General: **www.doj.state.or.us/consumer-protection/id-theft-data-breaches/identity-theft/**