## City of Plummer

Return Mail Processing Center PO Box 6336 Portland, OR 97228-6336

<mail id>>
</First Name>> <<Last Name>>
</Address>>
</City>>><State>>><Zip>>>

<<Date>>

Re: Notice of Data Event

Dear <<First Name>> <<Last Name>>.

City of Plummer (the "City") is writing to notify you of a data privacy incident involving some of your personal information. We take this incident very seriously, and are sending you this notice to provide you with information about the incident, provide you with access to one year of credit monitoring and identity restoration services at no cost to you, and provide you with access to resources so that you can better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so.

What Happened? On April 14, 2016, the City's computer systems were infected with a ransomware virus. We began an investigation to determine what happened and to determine whether any sensitive information was accessed or acquired. As part of this investigation, we hired third-party forensic experts. The forensic experts determined that the City's systems were subject to unauthorized log-ins beginning on or around April 13, 2016. The City's systems contained some of your sensitive information. While we have no evidence your information was acquired or misused by the unauthorized users, we are providing this notice out of an abundance of caution.

What Information Was Involved? The following types of your information may have been located on the server: your name, <<driver's license number, credit card information, date of birth, bank account information, Tribal ID number, and Social Security number>>.

What We Are Doing. We take this incident, and the security of your personal information, very seriously. The City has security measures in place to protect the security of information in our possession. Additionally, our IT team partnered with third-party forensic investigators to identify those whose information may have been affected by this incident as quickly as possible. Further, we are providing notice of this incident to you, as well as providing resources and information to better protect against the risk of identity theft and fraud, and we will be notifying certain state regulators.

Again, at this time, we have no evidence that any personal information has been inappropriately accessed or misused. As a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. You must complete the enrollment process by <<DATE>>>.

What You Can Do. You can review the enclosed Steps You Can Take To Protect Against Identity Theft And Fraud. You can also enroll to receive the free credit monitoring and identity restoration services through Equifax.

*For More Information.* We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact our dedicated assistance line at 844-801-5969 between the hours of 6:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday.

The confidentiality, privacy, and security of information in our system are our highest priorities. We sincerely regret any inconvenience or concern this incident may have caused you.

Sincerely,

Sara Gauthier

City Clerk-Treasurer/Municipal Services Director

## OTHER IMPORTANT INFORMATION

**Activation Code: <<INSERT Credit Monitoring Code>>** 

## About the Equifax Credit Watch<sup>TM</sup> Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report<sup>TM</sup>
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality (available online only)

## How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

- 1. Welcome Page: Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
- 2. <u>Register:</u> Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. <u>Create Account:</u> Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the "Continue" button.
- 4. <u>Verify ID:</u> The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

- Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
- 2. <u>Customer Information:</u> You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
- 3. <u>Permissible Purpose:</u> You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
- 4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your bank and credit card account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax P.O. Box 105069 Atlanta, GA 30348 800-525-6285 www.equifax.com Experian P.O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com TransUnion P.O. Box 2000 Chester, PA 19022-2000 800-680-7289 www.transunion.com

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised 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 identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-685-1111 (NY residents please call 1-800-349-9960) www.equifax.com /help/credit-freeze/en\_cp Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com /freeze/center.html TransUnion PO Box 2000 Chester, PA 19022-2000 1-888-909-8872 www.transunion.com /securityfreeze

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed as a result of law enforcement involvement.