



Return Mail Processing  
P.O Box 989728  
West Sacramento, CA 95798-9728

To Enroll, Please Call:

1-833-875-0806

Or Visit:

<https://app.idx.us/account-creation/protect>  
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zipcode>>

September 28, 2022

Subject: Notice of <<Variable Text 1: Data Breach or Data Security Incident>>

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a recent data security incident experienced by the City of Wheat Ridge (“Wheat Ridge”) that may have affected your personal information. Wheat Ridge takes the privacy and security of all personal information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

**What Happened?** On August 29, 2022, Wheat Ridge discovered that it had experienced an incident disrupting access to certain aspects of its network. In response, Wheat Ridge took immediate steps to secure its systems and promptly launched an investigation. In so doing, Wheat Ridge engaged independent digital forensics and incident response experts and began working with the Federal Bureau of Investigation (the “FBI”) to determine what happened and to identify any information that may have been accessed or acquired without authorization. On September 14, 2022, Wheat Ridge learned that your personal information may have been impacted in connection with the incident which is the reason for this notification. Please note that Wheat Ridge has no evidence of the misuse or attempted misuse of any potentially impacted information.

**What Information Was Involved?** The information potentially impacted in connection with this incident may have included your name as well as your Social Security number, driver’s license number, date of birth, medical information, health insurance information and / or biometric data.

**What Are We Doing?** As soon as Wheat Ridge discovered this incident, Wheat Ridge took the steps described above. In addition, Wheat Ridge implemented measures to enhance the security of its systems in an effort to minimize the risk of a similar incident occurring in the future. Wheat Ridge also notified the FBI of this incident and will provide whatever cooperation is necessary to hold the perpetrator(s) of the incident accountable.

Although Wheat Ridge has no evidence of the misuse of any potentially impacted information, Wheat Ridge is providing you with information about steps that you can take to help protect your personal information and is offering you complimentary identity protection services through IDX – a data breach and recovery services expert. These services include 24 months of credit<sup>1</sup> and dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services.

The deadline to enroll in these services is December 28, 2022. With this protection, IDX will help to resolve issues if your identity is compromised.

**What You Can Do:** You can follow the recommendations on the following page to help protect your personal information. Wheat Ridge also encourages you to enroll in the complementary services being offered to you through IDX by using the enrollment code provided above.

**For More Information:** Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call IDX at 1-833-875-0806 from 7:00 A.M. to 7:00 P.M. Mountain Time, Monday through Friday (excluding holidays). IDX call center representatives are fully versed on this incident and can answer any questions that you may have.

Please accept my sincere apologies and know that Wheat Ridge takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick Goff". The signature is fluid and cursive, with a large initial "P" and a stylized "G".

Patrick Goff, City Manager  
City of Wheat Ridge

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<sup>1</sup> To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Copy of Credit Report:** You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

**Equifax**

P.O. Box 105851  
Atlanta, GA 30348  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

**Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov), and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

**Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

**New York Attorney General**

Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
1-212-416-8433

**North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
1-401-274-4400

**Washington D.C. Attorney General**

441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.