

<< ADDRESS>>

<<DATE>>

RE: Notice of Data Breach

Dear <<Name>>:

We are writing to notify you that North Adams Housing Authority (“NAHA”) of 150 Ashland St., North Adams, MA, 01247 experienced a data incident on or about July 18, 2024 (the “Incident”) that may have involved the unauthorized access and acquisition of your personal information. This letter contains information on who you can contact with any questions and precautionary measures you can take to protect yourself.

If you are concerned about protecting your personal information, you may place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
<https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;

3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including 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. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) 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 make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide 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 between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

If you are the victim of identity theft, you have the right to file a police report and obtain a copy of it. Under Massachusetts law, you also have the right to obtain any police report filed in regard to this Incident; however, please note that we did not file a report with local law enforcement.

As an added precaution, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

- If you believe there was fraudulent use of your information as a result of this Incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the Incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).
- Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

- While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:
 - Ensure that you **enroll by 12/20/2024** (Your code will not work after this date.)
 - **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/3bcredit>
 - Provide your **activation code**: <<Activation Code>>

- If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-288-8057 by 12/20/2024. Be prepared to provide engagement number **B132069** as proof of eligibility for the Identity Restoration services by Experian.

- A credit card is not required to enroll in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:
 - **Experian credit report at signup**: See what information is associated with your credit file. Daily credit reports are available for online members only.¹
 - **Credit Monitoring**: Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
 - **Identity Restoration**: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
 - **Experian IdentityWorks ExtendCARE™**: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
 - **\$1 Million Identity Theft Insurance²**: Provides coverage for certain costs and unauthorized electronic fund transfers.

- When enrolling, you will need to reference the enrollment code, so do not discard this letter.

Please note that at this time, we have no evidence that your information has been misused. However, we encourage you to take full advantage of this offered service. At the end of this letter, you will find additional information and resources for protecting your personal information.

NAHA takes its responsibility to safeguard your personal information seriously and we will continue to review our practices and augmented as needed to minimize the risk of a similar incident occurring in the future. We apologize for any concern this Incident may cause you.

If you have any questions, please call us at 844-218-4463.

Sincerely,

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Jennifer Hohn, Executive Director

North Adams Housing Authority

Additional Information and Resources To Help Protect Your Personal Information

Order your free annual credit reports

Visit www.annualcreditreport.com or call 877-322-8228 to order your free annual credit reports. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

Contact your local law enforcement, state attorney general, or the Federal Trade Commission if you suspect or know that you are the victim of identity theft.

You can file a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you may need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items.

You can also contact the Fraud Department of the FTC. The Fraud Department will collect your information and make it available to law enforcement agencies.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue
NW Washington, DC 20580
(877) 438-4338
TTY 866-653-4261

Obtain additional information about identity theft.

- *All US residents:* Obtain consumer assistance and educational materials on identity theft, privacy issues, and avoiding identity theft from the Federal Trade Commission (“FTC”) at www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338.
- *Massachusetts residents:* Visit <https://www.mass.gov/avoiding-identity-theft> for information on avoiding identity theft.