

Upper Merion Township  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



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Dear [REDACTED] :

We are writing with important information regarding a recent data security incident that Upper Merion Township ("Township") experienced which may have impacted your personal information. The privacy and security of the protected personal information entrusted to us is of the utmost importance to the Township. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

Upon learning of the data security incident, we secured our network, launched an investigation, and alerted law enforcement. As part of the investigation, we have been working very closely with third-party cybersecurity professionals experienced in handling these types of incidents. On August 9, 2024, we determined that your personal information was included in the data that may have been accessed or acquired by the unauthorized actor, including your first and last name and [REDACTED].

**While we have no evidence your personal information has been misused in any manner, we are taking appropriate precautionary steps to help alleviate concerns you may have.** Nevertheless, out of an abundance of caution and in order to help protect potentially impacted individuals, we are providing you with access to **Single Bureau Credit Monitoring** services for 24-months at no charge. These services provide you with alerts for 24-months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services:



In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account, and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

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Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday, excluding holidays. Please call the help line at [REDACTED] and supply the fraud specialist with your unique code listed above.

We are committed to maintaining the privacy of personal information. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information, including a review of our ongoing third-party vendor relationships.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Anthony Hamaday', with a horizontal line extending to the right.

Anthony Hamaday  
Township Manager

- OTHER IMPORTANT INFORMATION -

**1. Placing a Fraud Alert on Your Credit File.**

We recommend that you place an initial one (1) year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

**If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:**

**Experian (1-888-397-3742)**  
P.O. Box 4500  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

**Equifax (1-800-525-6285)**  
P.O. Box 740241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

**TransUnion (1-800-680-7289)**  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)

**Also, should you wish to obtain a credit report and monitor it on your own:**

- **IMMEDIATELY** obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.
- **Upon receipt of your credit report**, we recommend that you review it carefully for any suspicious activity.
- Be sure to promptly report any suspicious activity to Upper Merion Township

**2. Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

**Equifax Security Freeze**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(888)-298-0045

**Experian Security Freeze**  
P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
(888) 397-3742

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

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.



### 3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **[www.annualcreditreport.com](http://www.annualcreditreport.com)**. 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 incorrect information, contact the credit reporting company.

### 4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.