

260 Commercial Street Provincetown, MA 02657

November 15, 2024



Dear :

Enrollment Code:

To Enroll, Scan the QR Code Below:



SCAN ME

Or Visit:

https://app.idx.us/accountcreation/protect

The Town of Provincetown, MA takes the privacy and security of your personal information seriously. As part of that commitment, we are notifying you of an event impacting the Provincetown school district's computer network where your name and Social Security number were present within certain files acquired without authorization. We ask that you please read this letter carefully.

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

You may also 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. However, 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 1-888-298-0045

https://www.equifax.com/perso nal/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.co m/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.

As an additional resource, we are offering you a complimentary twenty-four (24) month membership of credit monitoring and identity theft protection services through IDX, a ZeroFox Company.

To enroll in the offered monitoring services, please visit https://app.idx.us/account-creation/protect or call 1-800-329-9984.

The deadline to enroll is **March 12, 2025**. After **March 12, 2025**, the enrollment process will close, and your IDX Identity enrollment cod code will no longer be active. If you do not enroll by **March 12, 2025**, you will not be able to take advantage of IDX Identity services, so please enroll before the deadline.

For additional information on steps you may take to help protect your information from potential misuse, you may contact the Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, https://www.consumer.ftc.gov, 1-877-IDTHEFT (438-4338); the Massachusetts Attorney General's Office at https://www.mass.gov/contact-the-attorney-generals-office or (617) 727-2200; or the Massachusetts Office of Consumer Affairs & Business Regulation at www.mass.gov/ocabr or (888) 283-3757.

Town of Provincetown is very sorry for any concern or inconvenience this event has caused or may cause you, but please know that we remain committed to protecting the information entrusted in our care. If you have any other questions or concerns you may contact me directly at 508-487-7002 or via email, at amorse@provincetown-ma.gov.

Sincerely,

Alex Morse

Town Manager

Town of Provincetown, MA

alex Morse



Recommended Steps to help Protect your Information

- **1.** Website and Enrollment. Go to https://app.idx.us/account-creation/protect and follow the instructions for enrollment using your Enrollment Code provided at the top of this letter. Enroll by **March 12, 2025**.
- **2.** Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- **3. Telephone.** Contact IDX at **1-800-329-9984** to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- **4. Review your credit reports.** We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

IDX Identity enrollments will include two-year enrollments into the following service components:

SINGLE BUREAU CREDIT MONITORING - Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

CYBERSCANTM - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

IDENTITY THEFT INSURANCE - Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

FULLY-MANAGED IDENTITY RECOVERY - ID Experts' fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.