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Metro Public Adjustment Inc  
c/o Cyberscout  
555 Monster Rd SW  
Renton, WA 98057  
DB09756

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METRO PUBLIC ADJUSTMENT, INC.

[REDACTED]  
[REDACTED]  
[REDACTED]



December 18, 2024

## Notice of Data Breach

Dear [REDACTED]:

Metro Public Adjustment, Inc. writes to notify you of an incident that may affect the privacy of certain information you previously provided to us. We take this incident seriously and are providing you with information about the incident, our response, and steps you can take to help safeguard your information.

**What Happened?** On November 13, 2024, we received an anonymous report regarding potentially unauthorized access to certain files on our computer network. We immediately began an investigation with the assistance of third-party specialists to determine the credibility of this report. While our investigation remains ongoing, we have confirmed a limited number of files on our network were accessed without authorization on October 24 and October 25, 2024. Therefore, we conducted a thorough review of the files at issue to determine the type of information they contained and to whom the information related.

**What Information Was Involved?** Our review determined the files at issue included your name in combination with the following: [REDACTED]

**What We Are Doing.** In response to this incident, we engaged third-party specialists to conduct a forensic investigation and determine how this incident occurred. We are also reviewing our policies and procedures related to data protection. We are not aware of any fraud or misuse of information as a result of this incident. However, in an abundance of caution, we are offering you complimentary access to credit monitoring and identity protection services for 24 months.

**What You Can Do.** We encourage you to enroll in the complimentary credit monitoring and identity protection services we are making available to you. Information about how to enroll in these services along with additional resources available to you are included in the attached *Steps You Can Take to Help Protect Your Information*.

**For More Information.** You may contact our dedicated assistance line at [REDACTED], between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays, or write to us at 3551 Bristol Pike, Bensalem, PA 19020.

We regret any concern this incident may cause you.

Sincerely,

Metro Public Adjustment, Inc.



## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### ***Enroll in Credit Monitoring / Identity Protection***

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services 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 through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

#### ***How do I enroll for the free 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: [REDACTED].

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.

### ***Monitor Your Accounts***

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports and account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

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| <b>TransUnion</b><br>1-800-680-7289<br><a href="http://www.transunion.com">www.transunion.com</a><br><br><b>TransUnion Fraud Alert</b><br>P.O. Box 2000<br>Chester, PA 19016-2000<br><br><b>TransUnion Credit Freeze</b><br>P.O. Box 160<br>Woodlyn, PA 19094 | <b>Experian</b><br>1-888-397-3742<br><a href="http://www.experian.com">www.experian.com</a><br><br><b>Experian Fraud Alert</b><br>P.O. Box 9554<br>Allen, TX 75013<br><br><b>Experian Credit Freeze</b><br>P.O. Box 9554<br>Allen, TX 75013 | <b>Equifax</b><br>1-888-298-0045<br><a href="http://www.equifax.com">www.equifax.com</a><br><br><b>Equifax Fraud Alert</b><br>P.O. Box 105069<br>Atlanta, GA 30348-5069<br><br><b>Equifax Credit Freeze</b><br>P.O. Box 105788<br>Atlanta, GA 30348-5788 |
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### **Additional Information**

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

*For Maryland residents*, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202; 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*For New York residents*, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is 1 Rhode Island resident impacted by this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>.