



0000459

The Town of Chester
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS1752



2 0000459



September 5, 2025

Dear [REDACTED]:

The Town of Chester (“the Town”) writes to inform you of a recent event that may impact some of your personal information. While the Town is not aware of any actual or attempted misuse of your information to perpetrate fraud, out of an abundance of caution, we are providing you with resources to help further protect your information, should you feel it necessary to do so.

What Information Was Involved?

The potentially impacted information varied by individual. Based on the Town’s investigation, the following information relating to you may have been viewed and copied without authorization: name and Social Security Number, Driver License/ State ID Number, Financial Account Number, Financial Account Access Information, Personal Health Information.

What We Are Doing.

The confidentiality, privacy, and security of information in our care are among our highest priorities. Upon detecting this data event, we moved promptly to investigate and respond to the event and notify potentially impacted individuals. As part of our ongoing commitment to information privacy and the security of information, we are notifying you of this data event, and 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. When enrolled and changes or updates occur to your credit file, a 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. While the Town is covering the cost of these services, you will need to complete the activation process yourself.

What You Can Do

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious or unauthorized activity. Additionally, security experts suggest that you contact your financial institution and all major credit bureaus to inform them of such a breach and then take whatever steps are recommended to protect your interests, including the possible placement of a fraud alert on your credit file. Please review the enclosed *Steps You Can Take to Help Protect Personal Information*, to learn more about how to protect against potential information misuse.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED] Please note that the code is case-sensitive and will need to be entered as it appears.

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. Once enrolled you will have 24 months of monitoring services. At the end of 24 months, the services will be deactivated. 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.

For More Information

We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call the assistance line at 1-800-405-6108 Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time, excluding major U.S. holidays. Please have this letter ready if you call.

Sincerely,

The Town of Chester

Steps You Can Take to Help Protect Personal Information

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; (5) proof of current address (such as a copy of a government-issued identification card, a recent utility bill, or bank or insurance statement); and (6) other personal information as required by the applicable credit reporting agency. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045	P.O. Box 9554 Allen, TX 75013 1-888-397-3742	P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800
https://www.equifax.com/personal/credit-report-services/credit-freeze/	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf);
- TransUnion (<https://www.transunion.com/fraud-alerts>); or
- Experian (<https://www.experian.com/fraud/center.html>).

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. Initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

File Police Report: You have the right to file or obtain 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 will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. Instances of known or suspected identity theft should also be reported to law enforcement or to the Attorney General's office in your home jurisdiction. This notice has not been delayed by law enforcement.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above.

