

Aiken Housing Authority
Return Mail Processing
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

January 8, 2025

Dear <<First Name>> <<Last Name>>,

The Authority is writing to notify you that an event impacting your personal information occurred on June 23, 2024. The Authority understands any concern and inconvenience to you this situation may cause and recommends you contact the number below for more information.

Under Massachusetts law, you have the right to obtain any police report filed regarding 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.

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
1-888-298-0045
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

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

TransUnion
1-800-916-8800
P.O. Box 160
Woodlyn, PA 19094
www.transunion.com

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 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.

Aiken Housing Authority is offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 18 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy through IDX's providing partner for qualified identity theft expenses, exclusive educational materials, and fully managed Identity Theft Recovery Services. With this protection, IDX will help you resolve issues if your identity is compromised.

The Authority encourages you to contact IDX with any questions and to enroll in the identity protection services by calling 1-877-721-2089, going to <https://app.idx.us/account-creation/protect>, or scanning the QR image and using the Enrollment Code provided above. Representatives are available Monday through Friday from 9 am – 9 pm Eastern Time. Please note that the deadline to enroll is April 8, 2025.

Aiken Housing Authority encourages you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

You will find detailed instructions for enrollment on the enclosed *Recommended Steps to Help Protect Your Information* document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-877-721-2089 or go to <https://app.idx.us/account-creation/protect> for assistance, or write to Aiken Housing Authority at P.O. Box 889, Aiken, SC 29801 with any additional questions you may have.

Sincerely,

Aiken Housing Authority
<https://aikenhousing.org/>
(Enclosure)



Recommended Steps to Help Protect Your Information

- 1. Website and Enrollment.** Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
- 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 1-877-721-2089 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Obtain an Internal Revenue Service Identity Protection PIN (IP PIN).** You may obtain an IP PIN from the Internal Revenue Service – a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS and helps the IRS verify your identity when you file your electronic or paper tax return. Information about the IP PIN program can be found here: irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin.
- 5. Review Your Credit Reports.** Aiken Housing Authority recommends 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, call 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of IDX's ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever 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 some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

- 6. Place Fraud Alerts** with the three credit bureaus. If you choose to place a fraud alert, IDX recommends 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:

Equifax Fraud Reporting

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

Experian

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 19016
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.

7. Security Freeze. You can place a security freeze on your credit reports online with **each** of the three major consumer reporting agencies:

Equifax Information Services

1-888-298-0045
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian

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

TransUnion Freeze Requests

1-800-916-8800
P.O. Box 160
Woodlyn, PA 19094
www.transunion.com

The credit reporting agencies will 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or go online to each of the credit reporting agencies and provide proper identification (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 specific period of time you want the credit report available. The credit reporting agencies will lift the security freeze for the specified period of time.

To remove the security freeze, you must call or go online to each of the three credit bureaus and 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 will remove the security freeze.

There is no cost to freeze or unfreeze your credit files.

8. You can obtain additional information about the steps you can take to avoid identity theft from your state Attorney General or the Federal Trade Commission. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, www.ftc.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.