

May 1, 2025

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City of Gloversville, NY
Notice of Data Breach

Dear _____ :

We are writing to inform you that The City of Gloversville, New York (the “City”) recently experienced a cybersecurity incident that could have potentially involved your personal information.

WHAT WE ARE DOING: In order to protect against similar incidents in the future, we are taking several precautionary measures, such as changing passwords and modifying internal e-mail settings and controls. We are also engaging in increased user training to further protect our environment.

WHAT YOU CAN DO: It is always a good idea to consider the below actions to help reduce your risk of identity theft:

- You have the right to obtain a police report.
- Remain vigilant, especially over the next 12 months, and review your bank accounts, credit card bills and free credit reports for unauthorized activity. Promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, your State Attorney General, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency. You can obtain information about fraud alerts and security freezes by contacting one of the three national reporting agencies below:
 - **Equifax**, P.O. Box 740256, Atlanta, GA 30374, www.equifax.com, 1-800-525-6285;
 - **Experian**, P.O. Box 4500, Allen, TX 75013, www.experian.com, 1-888-397-3742;
 - **TransUnion**, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19016, www.transunion.com, 1-800-680-7289.
- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted.
- Place a fraud alert on your credit file by contacting any of the three credit reporting agencies listed above. A fraud alert temporarily, for a period of 365 days, requires potential creditors to take additional steps to verify your identity before issuing credit in your name.
- Place a security freeze on your consumer report. A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. However, a security freeze may delay your ability to obtain credit. Please contact one of the three credit reporting agencies listed above for further information.

- Request and carefully review your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.
- You can also contact the Federal Trade Commission to obtain information about preventing identity theft and, specifically, setting up fraud alerts and security freezes: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, www.ftc.gov, 1-877-382-4357.

OTHER IMPORTANT INFORMATION: To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by August 29, 2025** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/credit>
- Provide your **activation code**: GY42TP3XJQ

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at _____ by August 29, 2025. Be prepared to provide engagement number _____ as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance†:** Provides coverage for certain costs and unauthorized electronic fund transfers.

FOR MORE INFORMATION: If you have any questions regarding this incident, please call our dedicated toll-free response line at . The response line is available Monday through Friday, 9 am to 9 pm Eastern Time. Additionally, our mailing address is 3 Frontage Road, Gloversville, New York 12078.

Sincerely,

The City of Gloversville, New York

* Offline members will be eligible to call for additional reports quarterly after enrolling.

† The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.