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Borough of Fair Lawn
ESTABLISHED BY AN ACT OF THE LEGISLATURE, 1952

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<City>><<State>><<Zip>>
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<<Date>>

RE: Notice of Data Breach

Dear <<Name 1>>:

The Borough of Fair Lawn, New Jersey (the "Borough") is writing to notify you of an incident that may affect the security of some of your personal information. We take this incident very seriously. This letter provides details about the resources available to you to help protect your information, should you feel it is appropriate to do so. Although we have no evidence of misuse of your information, we are providing you this notification out of an abundance of caution because your name and Social Security number may have been affected by this incident.

We take the protection of personal information within our care very seriously. The Borough has security measures to protect the information in our possession. Upon learning of this incident, we quickly took steps to confirm the security of your information. To illustrate our commitment to the protection of personal information, we have arranged to have TransUnion make available, at no cost to you, credit and identity theft monitoring services for twenty-four (24) months. Please review the instructions contained in the attached "Steps You Can Take to Protect Your Information" to activate and receive these services. It is incumbent upon you to activate these services, as we are not able to act on your behalf to activate you in the identity monitoring service.

We recognize that you may have questions not addressed in this letter. Should you have any questions about the content of this letter or ways you can better protect yourself from the possibility of identity theft, please contact the call center we set up to help respond to this incident at If you have questions, please call, please call our dedicated assistance line at 877-568-3503 (toll free), Monday through Friday, 9:00 a.m. to 9:00 p.m., ET. You may also write to us at 8-01 Fair Lawn Avenue, Fair Lawn NJ 07410.

We sincerely regret any inconvenience this incident may cause you. The Borough remains committed to safeguarding information in our care and we will continue to take steps to ensure the security of our systems.

Sincerely,

Jim Van Kruiningen
Borough Manager
The Borough of Fair Lawn, New Jersey

Steps You Can Take to Protect Your Information

We encourage you to remain vigilant, to review your account statements, and to monitor your credit reports and explanation of benefits forms for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online, three-bureau credit monitoring service (*myTrueIdentity*) for two years provided by TransUnion Interactive, a subsidiary of TransUnion,[®] one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *myTrueIdentity* website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based, three-bureau credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax
P.O. Box 105069
Atlanta, GA 30348
800-525-6285
www.equifax.com

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com

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

Under Massachusetts law, consumers may place a security freeze on their credit reports. A security freeze will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111
www.freeze.equifax.com

Experian Security freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
<https://www.experian.com/freeze>

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.freeze.transunion.com

In order to request a security freeze, you will need to provide the following information:

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, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.);
7. 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 three (3) business days after receiving your request to place a security freeze on your credit file report. 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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include 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 identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to remove the security freeze.

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