

16641



<<Date>> (Format: Month Day, Year)

<<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>  
<<address\_1>>  
<<address\_2>>  
<<city>>, <<state\_province>> <<postal\_code>>  
<<country >>

**NOTICE OF DATA BREACH**

Dear <<first\_name>> <<middle\_name>> <<last\_name>> <<suffix>>,

The Town of Houlton Police Department respects the privacy of your information and takes the proper safeguarding and use of your information very seriously, which is why we are writing to tell you about a data security incident that occurred from January 25, 2019, to October 16, 2019, that could conceivably have resulted in unauthorized access to or acquisition of your personal information, even though there is no evidence confirming this.

When we learned about this incident, we engaged an industry-leading forensic investigation firm to determine the nature and scope of this incident, including any potentially impacted individuals, which, after location of contact information, was completed on February 26, 2020.

**What Information Was Involved**

As a result of this security incident, an unauthorized individual or individuals may have accessed or acquired some of your personal information, which may have included your <<b2b\_text\_1(Impacted Data)>>. Although we are unaware of any actual access to or acquisition of your personal information and have no evidence of any attempted or actual misuse of your information, we are providing you with notice of this event, our response, and steps you may take to help protect against the possibility of identity theft and fraud.

**What We Are Doing**

To help relieve concerns following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for two (2) years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **June 26, 2020** to activate your identity monitoring services.

Membership Number: <<Member ID>>

Additional information describing your services is included with this letter. We encourage you to review the description and to consider activating the offered services.

Rest assured that we are committed to keeping the data we maintain as secure as possible. We are taking steps to minimize the potential for unauthorized access to our environment and making reasonable efforts to ensure the continued security of your information.

## What Else Can I Do to Help Protect My Information

We recommend that you remain vigilant, review your relevant account statements, and monitor your credit reports for suspicious activity. Some state laws advise you to report any suspected identity theft to law enforcement, your state's Attorney General, and the Federal Trade Commission. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://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:

### Equifax

P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

### Experian

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

### TransUnion

P.O. Box 6790  
Fullerton, CA 92834  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alerts:** 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. This can be done by contacting the credit bureaus by phone and also via Experian's, Equifax's or Transunion's websites. Once you place a fraud alert at one credit bureau, that bureau is required to notify the other two and have alerts placed on your behalf. Note, however, that because the alert tells creditors to follow certain procedures to protect you, it may also delay your efforts to obtain credit while the agency verifies your identity.

If you wish to place a fraud alert, contact any one of the credit bureaus using the contact information below:

### Equifax Fraud Alert

P.O. Box 105069  
Atlanta, GA 30348  
1-888-766-0008  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

### Experian Fraud Alert

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

### TransUnion Fraud Alert

P.O. Box 2000  
Chester, PA 19106  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Security Freezes:** You have the right to place a security freeze on your credit report free of charge. A security freeze is intended to prohibit 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. To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies by regular, certified, or overnight mail in order for the freeze to be effective. In order to request a security freeze, you will need to provide the following information: (1) full name (including middle initial and any suffixes); (2) Social Security number; (3) date of birth; (4) current address and previous addresses for the past five years; (5) proof of current address, such as a current utility bill, bank statement, or insurance statement; (6) a legible photocopy of a government issued identification card; (7) Social Security card, pay stub, or W2; and (8) any applicable incident report or complaint with a law enforcement agency. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You may obtain a security freeze from each of the three credit bureaus by written request, through the telephone, or by accessing their websites, using the contact information below:

### Equifax Security Freeze

P.O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

### Experian Security Freeze

P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

### TransUnion Security Freeze

P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

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 in order 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 websites, 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 requests 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 websites, 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.

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit [www.identitytheft.gov](http://www.identitytheft.gov) or call 1-877-ID-THEFT (877-438-4338). IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and the Attorney General's office in your state. You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies for more information regarding fraud alerts and security freezes. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, D.C. 20580  
1-877-438-4338  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**State Attorney General's Office Contact Information.** <<b2b\_text\_2(State AG Office Info)>>.

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.

**For More Information**

For further information, please call 1-877-594-0964, Monday through Friday, from 9:00 a.m. to 6:30 p.m. Eastern Time. We take the safeguarding of your personal information very seriously and apologize for any inconvenience this incident may cause you. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,

*Timothy B. DeLuca*

Chief Timothy B. DeLuca  
Houlton Police Department

## TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services<sup>1</sup> from Kroll:

### Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft.

### Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

### Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you'll receive an alert.

### Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

### \$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

### Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup> Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.