

15865

NOTICE OF DATA BREACH

October 7, 2019

«Name»

«Street_Address»

«City», «State» «ZIP»

Re: Your Personal Information

Dear «First_Name»,

WHAT HAPPENED

We write to inform you of an incident involving the compromise of the Clearwater Credit Company (CCC) payment website. On or about September 13, 2019, we discovered that an unknown and unauthorized party may have accessed your personal information via the CCC payment website. We are providing this notification to you as a conservative measure in an effort to keep you informed.

WHAT INFORMATION WAS INVOLVED

Potentially, affected information includes your name, street address, email address, CCC account number, and credit/debit card information.

WHAT WE ARE DOING

Rest assured that once the issue was discovered, we immediately took steps to address it. Working with our internal resources and an outside expert, we reacted to this incident and have no reason to believe that our systems are otherwise currently at risk. In order to prevent any further unauthorized access, we have taken several precautionary measures, such as disabling the CCC payment website.

WHAT YOU CAN DO

In the meantime, you may wish to take some or all of the below actions to help reduce your risk of identity theft.

- 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, the State Attorney General, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency. Telephone numbers for the three national agencies are:

Equifax

1-800-525-6285
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com

Experian

1-888-397-3742
P.O. Box 4500
Allen, TX 75013
www.experian.com

TransUnion

1-800-680-7289
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016
www.transunion.com

- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted. We are offering free credit monitoring for a period of one year as outlined below.
- 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 90 days, requires potential creditors to take additional steps to verify 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 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. The contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
 600 Pennsylvania Avenue, NW
 Washington, DC 20580
 1-877-382-4357
www.ftc.gov

OTHER IMPORTANT INFORMATION

As a result of this incident, and to help protect your identity, we offer you a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with superior services pertaining to identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by: 12/31/2019. (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll:
<https://www.experianidworks.com/credit>
 - Please make sure this is the URL that is included in the notification.
 - Using a different URL, may make the code(s) unusable or create errors during enrollment.
- Provide your activation code: «Code»

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by 12/31/2019. Be prepared to provide engagement number DB15020 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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.¹
- Credit Monitoring: Actively monitors Experian, Equifax and TransUnion files 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.
- Up to \$1 Million Identity Theft Insurance². Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-980-9332. 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 (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 this Identity Restoration support is available to you for one year 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. You will also find self-help tips and information about identity protection at this site.

FOR MORE INFORMATION

If you have questions, please contact Sarah at 585-321-2619. Our mailing address is PO Box 378 W. Henrietta, NY 14586.

We understand the high level of trust that you place in us when you choose to do business with us and, accordingly, maintaining the privacy of your information is a matter that we take very seriously.

We sincerely apologize for any inconvenience this incident may have caused you.

Michele Myers
Secretary, Clearwater Credit Company

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.