



10521

To Enroll, Please Call:

1-800-939-4170

Or Visit

<https://app.myidcare.com/account-creation/protect>

Enrollment Code:

<<XXXXXXXXXX>>

10 Mudge Way
Bedford, MA 01730

<<First Name>> <<Last Name>>

<<Address1>> <<Address2>>

<<City>>, <<State>> <<Zip>>

<<Date>>

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

As you may know, on December 3, 2020, we discovered that a threat actor gained limited access to the Town of Bedford's computer network. We are working with a top third-party forensics vendor to determine what happened and what information may have been impacted.

The investigation is ongoing, but we believe that the threat actor accessed individual workstations in the network. The threat actor searched for applications that were open on employees' computers. For example, the threat actor looked for an open browser allowing access to individuals' personal email or personal banking details. We have found no evidence at this time that there was access to information of employees through Town payroll and accounting systems.

We have implemented additional safeguards to improve data security in our Town security infrastructure, including multi-factor authentication, and we will continue to make such improvements. Additionally, we are offering, at no cost to you, identity theft protection services through IDX. MyIDX services include: two years of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, MyIDX will help you resolve issues if your identity is compromised. You may contact IDX with any questions and to enroll in free MyIDX services by calling **1-800-939-4170** or going to <https://app.myidcare.com/account-creation/protect> and using the Enrollment Code provided above. IDX experts are available Monday through Friday from 8 am - 8 pm Eastern Standard Time. Please note the deadline to enroll is June 1, 2021. We encourage you to take full advantage of this service offering.

You will find detailed instructions for enrollment on the enclosed Recommended Steps 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 **1-800-939-4170** or go to <https://app.myidcare.com/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,

Sarah A. Stanton
Town Manager
Town of Bedford

Recommended Steps to help Protect your Information

- 1. Website and Enrollment.** Go to <https://app.myidcare.com/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 MyIDX 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, MyIDX will be able to assist you.
- 3. Telephone.** Contact MyIDX at **1-800-939-4170** to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.
- 4. Review your credit reports.** We recommend 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 or call 1-877-322-8228. 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 MyIDX, notify them immediately by calling or by logging into the MyIDX 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 our IDX 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 IDX Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You have the right to request and obtain a police report about the Incident at no cost. You also have the right to file a police report if you 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.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend 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:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
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 19022-2000
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.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. For more information, contact Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.