

18724



C/O IDX
10300 SW Greenburg Rd., Suite 570
Portland, OR 97223

To Enroll, Please Call:

1-833-726-0929

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<XXXXXXXXXX>>

Via First-Class Mail

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

<<Address1>> <<Address2>>

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

February 2, 2021

Re: Notice of Data Incident

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

We are writing in order to inform you of an incident that may have exposed your personal information. At this time, we have no evidence that any of your Personal Identifiable Information ("PII") was accessed or acquired as a result of this incident. However, we are voluntarily choosing to notify you out of an abundance of caution. We take the security of your personal information seriously and want to provide you with information and resources you can use to protect your information.

What Happened and What Information was Involved:

On December 1, 2020, the Town of Ludlow (the "Town") was the victim of a cybersecurity incident that affected many of the town's IT infrastructure systems, including its payroll systems. The Town quickly engaged legal counsel and a leading incident response team to assess, contain, and remediate any damage caused by the incident. The Town launched a forensic investigation to determine what, if any, information was accessed and acquired by those responsible for the incident.

Although the Town currently has no evidence that any of your information was acquired as a result of this incident, we have chosen to voluntarily notify you out of an abundance of caution and a desire to be as transparent as possible.

As of this writing, the Town has not received any reports of related identity theft since the date of the incident, and does not anticipate any.

What We Are Doing:

Upon detecting this suspicious activity, we moved quickly to initiate a response, which included conducting an investigation with the assistance of third-party forensic specialists and confirming the security of our IT environment. After securing the IT environment, we ensured that no further unauthorized activity has continued. We have reviewed and altered our policies and procedures relating to the security of our systems and email accounts, as well as our information life cycle management.

Despite no evidence that your personal information has been compromised, we value the safety of your personal information and are therefore offering credit monitoring and identity theft protection services through IDX. IDX services include: 24 months of credit monitoring and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

EXHIBIT A

What You Can Do:

We encourage you to contact IDX with any questions and to enroll in free IDX services by calling 1-833-726-0929 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX is available Monday through Friday 9 am – 9 pm Eastern Time. Please note the deadline to enroll is May 3, 2021.

Again, at this time, there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

Enclosed hereto you will find additional information regarding the resources available to you, and the steps that you can take to further protect your personal information.

More Information:

We recognize that you may have questions not addressed in this letter. If you have additional questions, please call IDX at the number provided above.

The Town values the security of your personal data, and we apologize for any inconvenience that this incident has caused.

Sincerely,

Manuel D. Silva
Chairman

Recommended Steps to Help Protect Your Information

- 1. Website and Enrollment.** Go to <https://app.idx.us/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 IDX identity protection 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, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at 1-833-726-0929 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa:

State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon:

State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina:

You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200, St. Paul Place Baltimore, MD 21202 1-888-743-0023; www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection 150 South Main Street, Providence RI 02903 1-401-274-4400; www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226; www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338); www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol Albany, NY 12224; 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf);

TransUnion (<https://www.transunion.com/fraud-alerts>); or
Experian (<https://www.experian.com/fraud/center.html>).

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. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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