



City of Bridgeport P.O. Box 1310 515 West Main Street Bridgeport, WV 26330

September 2, 2021



Dear Sample A. Sample:

As you may know, during the last week of May 2021, City of Bridgeport ("Bridgeport") was the victim of a cyber-attack involving ransomware. Ransomware is a form of malware that is used by hackers to prevent users from accessing files, and, in some cases, to extract and hold data hostage until a ransom is paid. We are writing to notify you that some of your personal information may have been affected by this incident. In particular, the threat actor claims that it extracted data, including personal information, from our systems.

We are notifying you of this event and the steps you can take to protect yourself. We have also arranged to provide you with two years of free credit monitoring as described below.

What We Are Doing

We discovered the attack on or about May 27, 2021, and promptly took steps to secure our systems and to begin investigating the nature and scope of the incident. We have engaged leading outside security experts to assist with our investigation, and have implemented various cyber security enhancements. We have notified the FBI and are supporting their criminal investigations to bring the attackers to justice. Bridgeport takes our obligation to safeguard personal information very seriously and we are continuing to evaluate additional actions to further strengthen our network security.

What Information Was Involved

Information may have included law enforcement and other records stored on the affected Bridgeport systems such as social security number, date of birth, and home address.

What You Can Do

We are alerting you about this issue so you can take steps to help protect your identity and credit information. You are entitled to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.



In addition, we have arranged to offer credit monitoring and identity restoration services from Experian at no cost to you. The enclosed Reference Guide provides more information about the services and how to register for them, directions for requesting credit reports, and additional recommendations on the protection of personal information.

For More Information

We deeply regret that this incident occurred and are committed to supporting you. If you have any questions regarding this issue, please call (888) 397-0031 toll-free Monday through Friday from 9 am – 11 pm Eastern, or Saturday and Sunday from 11 am – 8 pm Eastern (excluding major U.S. holidays). Be prepared to provide your engagement number B018165 included in the attached guide.

Sincerely,

Andy Lang

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Mayor

City of Bridgeport, West Virginia

Sincerely,

Randy Wetmore

Randy Westwork

City Manager

City of Bridgeport, West Virginia

Reference Guide

We encourage affected individuals to take the following steps:

Register for Credit Monitoring and Identity Restoration Services. To help protect your identity, we are offering complimentary access to Experian Identity WorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 24 months 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.

While identity restoration assistance is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24 month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by December 31, 2021 (Your code will not work after this date.)
- Visit the Experian Identity Works website to enroll: www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at (888) 397-0031 by December 31, 2021. Be prepared to provide engagement number B018165 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24 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.*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian Identity Works Extend CARE™: You receive the same high-level of Identity Restoration support even after your Experian Identity Works membership has expired.
- \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

^{**} The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



^{*} Offline members will be eligible to call for additional reports quarterly after enrolling.

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®

P.O. Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 www.equifax.com

Experian

P.O. Box 9701 Allen, TX 75013-9701 1-888-397-3742 www.experian.com

TransUnion®

P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax

P.O. Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/ credit-report-services

Experian

P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/ freeze/center.html

TransUnion

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

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax

P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 www.equifax.com/personal/ credit-report-services

Experian

P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/ fraud/center.html

TransUnion

P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 www.transunion.com/fraudvictim-resource/placefraud-alert

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-ID-THEFT (1-877-438-4338) TTY: 1-866-653-4261 www.ftc.gov/idtheft

