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Return Mail Processing PO Box 999 Suwanee, GA 30024

November 10, 2021

## Dear Sample A. Sample:

The City of Titusville is contacting you to inform you of a recent security incident. This letter provides details about our response and resources available to you to help protect your information should you feel it appropriate to do so.

We take this incident and the security of personal information in our care seriously. Upon learning of this incident, we moved quickly to investigate the incident and assess the security of relevant systems. As part of our ongoing commitment to the security of information, we are also reviewing existing policies and procedures to reduce the likelihood of a similar future incident.

Out of an abundance of caution, we are offering you access to complimentary credit monitoring and identity protection services for twenty-four (24) months through Experian. These services include an Experian credit report, credit monitoring and identity restoration services, IdentityWorks<sup>SM</sup> ExtendCARE, and identity theft insurance. Although the City of Titusville will cover the cost of these services, you will need to complete the activation process. If you wish to activate the credit monitoring and identity protection services, you may follow the instructions below:

## **ENROLL IN CREDIT MONITORING**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> ExtendCARE for twenty-four (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 twenty-four (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<sup>SM</sup> ExtendCARE as a complimentary twenty-four (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 February 28, 2022 (Your code will not work after this date.)
- Visit the Experian IdentityWorks<sup>SM</sup> website to enroll: <u>https://www.experianidworks.com/credit</u>
- 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 IdentityWorks<sup>SM</sup> ExtendCARE online, please contact Experian's customer care team at (833) 256-3153 by February 28, 2022. Be prepared to provide engagement number **B021039** as proof of eligibility for the Identity Restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR TWENTY-FOUR (24) MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks<sup>SM</sup> ExtendCARE. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks<sup>SM</sup> ExtendCARE:

- 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 IdentityWorks<sup>SM</sup> ExtendCARE: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

We encourage you to remain vigilant against incidents of identity theft, to review your account statements, and to monitor your credit reports for suspicious activities. If you see any suspicious charges on your credit card statements, we encourage you to promptly report the suspicious charges to the issuer of your credit card. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit 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.

You have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial, as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five years;
- 5. Proof of current address, such as a current utility bill or telephone bill;

<sup>\*</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>\*\*</sup> 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 may not be available in all jurisdictions.

- 6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion			
https://www.equifax.com/personal/credit-		https://www.transunion.com/credit-			
report-services/	https://www.experian.com/help/	help			
1-888-298-0045	1-888-397-3742	1-833-395-6938			
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016			
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013				

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.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, <a href="https://www.identitytheft.gov">www.identitytheft.gov</a>, 1-877-ID-THEFT (1-877-438-4338). The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our call center at (833) 256-3153, Monday through Friday, from 9 am to 11 pm Eastern Time, and Saturday and Sunday, from 11 am to 8 pm Eastern Time (excluding U.S. holidays).

Sincerely,

Mark Langdorf Risk Manager

The City of Titusville

Mark Langdorf

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