



Dear

The privacy and security of the personal information we maintain is of the utmost importance to Worcester County, Maryland. We are writing with important information regarding a data security incident that may have involved some of your information. We want to provide you with information about the incident, explain the services we are providing to you, and let you know that we continue to take significant measures to protect your information.

An unauthorized party may have obtained access to a limited amount of personal information. Upon learning of this issue, we commenced a prompt and thorough investigation. As part of our investigation, we have worked very closely with external data privacy professionals. After an extensive investigation and manual document review, we discovered on April 11, 2022 that the information that may have been accessed between November 10, 2020 and November 20, 2020 included your full name and:

We have no forensic evidence that any of your information has been misused. Nevertheless, out of an abundance of caution and to protect you from potential misuse of your information, we are offering a two-year membership in Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. There will be no charge to you for IdentityWorks Credit 3B and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your two-year membership, please see the instructions provided within the Other Important Information attached.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our toll free response line at response line is available Monday through Friday, 9am to 9pm Eastern.

Sincerely,

Worcester County, Maryland

- OTHER IMPORTANT INFORMATION -

1. **Enrolling in Complimentary 24-Month Credit Monitoring.**

Activate IdentityWorks Credit 3B Now in Three Easy Steps

ENROLL by: (Your code will not work after this date.) VISIT the **Experian IdentityWorks website** to enroll: https://www.experianidworks.com/3bcredit PROVIDE the **Activation Code**:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian Identity Works online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide as proof of eligibility for the identity restoration services by Experian. engagement number

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B **MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian immediately without needing to enroll in the product regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- 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, Equifax and Transunion files for indicators of fraud.

 Experian Identity Works ExtendCARETM: 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.

Activate your membership today at https://www.experianidworks.com/3bcredit or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about Identity Works, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary 24 month credit monitoring services, we recommend that you place an initial one (1) year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax P.O. Box 105069 Atlanta, GA 30348 www.equifax.com 1-800-525-6285

Experian P.O. Box 2002 Allen, TX 75013 www.experian.com 1-888-397-3742

TransUnion LLC P.O. Box 2000 Chester, PA 19016 www.transunion.com 1-800-680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

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

^{**} 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.

Equifax Security Freeze PO Box 105788 Atlanta, GA 30348 https://www.freeze.equifax.com 1-800-349-9960 Experian Security Freeze PO Box 9554 Allen, TX 75013 http://experian.com/freeze 1-888-397-3742 TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
http://www.transunion.com/securityfreeze
1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from <u>each</u> of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. <u>Additional Helpful Resources</u>.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If this notice letter states that your bank/financial account number was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.