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May 20, 2022

[First Name] [Last Name]
[Street]
[City], [State] [Zip]

Dear [First Name],

Oswego County Opportunities, Inc. (“OCO”) is providing notice of a recent incident affecting certain personal information processed by OCO. The confidentiality, privacy, and security of personal information in OCO’s systems is very important to OCO and OCO takes this incident seriously. This notice provides information on the incident and what we are doing in response, to keep the personal information we process safe and secure.

WHAT WE ARE DOING

Once the issue was discovered, we immediately took steps to address it. Working with an outside forensics firm, we reacted swiftly to this incident and have no reason to believe that our systems are currently at risk. We have also taken several precautionary measures, including changing passwords and modifying internal e-mail settings and controls.

WHAT YOU CAN DO

You may wish to take some or all of the below actions to help reduce your risk of identity theft:

- 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 may also place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.
- You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies’ websites or over the phone, using the contact information below:
 - **Equifax Security Freeze**, P.O. Box 105788 Atlanta, GA 30348, 1-800-349-9960, <https://www.equifax.com/personal/credit-report-services>.
 - **Experian Security Freeze**, P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, <https://www.experian.com/freeze/center.html>.
 - **TransUnion Security Freeze**, P.O. Box 160, Woodlyn, PA 19094, 1-888-909-8872,

<https://www.transunion.com/credit-freeze>.

- In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail: Your full name (including middle initial as well as Jr., Sr., II, III, etc.); Social Security Number; Date of birth; If you have moved in the past five (5) years, the addresses where you have lived over the prior five years; Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed; A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); Social Security Card, pay stub, or W2; If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.
- The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.
- To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.
- To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.
- Remain vigilant, especially over the next 12 months, and review your bank accounts, credit card bills and free credit reports for unauthorized activity. Promptly report any suspected identity theft to your local law enforcement agency, the U.S. Federal Trade Commission, your State Attorney General, your financial institution, and to the Fraud Alert phone line of a consumer reporting agency.
- Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted. Information relating to our offer of free credit monitoring for a period of 24 months follows below.
- Place a fraud alert on your credit file by contacting any of the three credit reporting agencies listed above. A fraud alert temporarily, for a period of 90 days, requires potential creditors to take additional steps to verify your identity before issuing credit in your name.
- Request and carefully review your free annual consumer credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.

OTHER IMPORTANT INFORMATION

As a result of this incident, and to help protect your identity, we would like to offer you a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior services pertaining to identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: **8/31/2022**. (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>.
- Provide your activation code: **[Activation Code]**
- Provide the engagement number: **[Engagement Number]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833.637.2103 by **8/31/2022**. Be prepared to provide engagement number **[Engagement Number]** 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.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 833.637.2103. 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 (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 this Identity Restoration support 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

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

FOR MORE INFORMATION

If you have any questions, please contact us at 833.637.2103. Our mailing address is 293 Oneida Street, Fulton, NY 13069.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Diane Cooper-Currier". The signature is fluid and cursive, with a large initial "D" and a long horizontal stroke at the end.

Diane Cooper-Currier
Executive Director
Oswego County Opportunities, Inc.