City of Lowell
Office of the City Manager 30875

Return to Lowell City Hall
375 Merrimack Street, Room # 43
Lowell, MA 01852

Dear Name, August 7, 2023

We are writing to inform you of a cybersecurity incident experienced by the City of Lowell that may involve your personal information. We are providing information about the measures we may have taken in response to the incident, and steps you can take to help protect yourself against possible misuse of information.

What Happened

On April 24, 2023, the City of Lowell discovered it was the victim of a cybersecurity incident that impacted systems used to service citizens, employees, businesses, and vendors. After detecting the unauthorized party, we proactively took our systems offline to contain the threat, notified law enforcement and regulators, and engaged third-party cybersecurity experts to assist with identify the extent of the impact and assist us with remediating the situation.

Unfortunately, the investigation identified signs that data may have been copied and taken from our systems on April 24, 2023, and have determined that the data may contain your personal information and/or protected health information.

What Information Was Involved

The personal information and/or protected health information contained in the exfiltrated data may include your name, physical address, phone number, date of birth, and/or Social Security number. We are not aware of any misuse of your personal information as a result of this incident.

What We Are Doing

We take the privacy and security of the data entrusted to us seriously. We are continuing our active investigation and conducting extensive system reviews and analysis, but as of the date of this letter we have resumed our normal business operations. As explained above, we took immediate steps to secure our systems and engaged third-party forensic experts to assist in the investigation. Further, in response to this incident, we implemented and/or are continuing to implement additional cybersecurity safeguards to our existing robust infrastructure to better minimize the likelihood of this type of event occurring again.

What You Can Do

We recommend that you remain vigilant, monitor and review all of your financial and account statements and explanations of benefits, and report any unusual activity to the institution that issued the record and to law enforcement. You may also review the guidance contained in *Steps You Can Take to Protect Personal Information*.

Additionally, we are providing you with the opportunity to register for two (2) years of complimentary credit monitoring and identity protection services through Norton LifeLock. Enrollment instructions have been mailed separately. If you are already enrolled in the complimentary credit monitoring and identity protection services provided, you do not need to enroll again.

For More Information

The security of your protected health information is a top priority for us. We sincerely regret this incident occurred and for any concern it may cause you. We understand that you may have additional questions. For assistance with questions regarding this incident, please call NEED TO PUT SOMETHING HERE

Sincerely,
Name

Steps You Can Take To Protect Personal Information

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that 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 consumers are victim to identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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. A security freeze essentially blocks any potential creditors from being able to view or pull your credit file unless you affirmatively unfreeze or thaw your file beforehand. Having a freeze in place does nothing to prevent you from using existing lines of credit you may already have, such as credit, mortgage and bank accounts. When you place a freeze, each credit bureau will assign you a personal identification number (PIN) that needs to be supplied when you open a new line of credit. When that time comes consumers can temporarily thaw a freeze for a specified duration either online or by phone. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 current utility bill or telephone bill;
6. A legible photocopy of government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft

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

Equifax	Experian	TransUnion

https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
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	TransUnion Credit Freeze P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (l-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice bas not been delayed by law enforcement. The following is information required by applicable state law:

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personal have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpd_summary_your-rights-under-fera.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave, N.W., Washington, D.C. 20580

For *New York Residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

For *North Carolina Residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For *Rhode Island residents*, the Rhode Island Attorney General may be contacted at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filled in regard to this event. There are approximately 16,531 Rhode Island Residents that may be impacted by this event.