

We apologize for any inconvenience that may have arisen as a result of this incident and appreciate your understanding as we have worked to resolve this issue.

Sincerely,

A handwritten signature in black ink, appearing to read "Kevin Hughes". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Kevin Hughes
City Manager

Steps You Can Take to Help Protect Your Information

Check Your Accounts

We urge you to stay alert for incidents of identity theft and fraud, review your account statements, and check your credit reports for suspicious activity. Under U.S. law, you are eligible for one free credit report each year from each of the three major credit reporting bureaus. To order your free credit report, visit annualcreditreport.com or call toll-free 877-322-8228. You may also reach out to the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a security freeze on your credit report. The security freeze will stop a consumer reporting agency from giving out personal or financial information in your credit report without your consent. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Note: using a security freeze to take control over who gets access to your credit report may delay or prevent any new loan, credit, mortgage, or any other credit extension request or application you make from being approved timely. Under federal law, you cannot be charged to place or lift a security freeze on your credit report. If you wish to place a security freeze, please reach out to these major consumer reporting agencies:

Experian

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

TransUnion

P.O. Box 160
Woodlyn, PA 19094
888-909-8872
transunion.com/credit-freeze

Equifax

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

To request a security freeze, you will need to provide these items:

1. Your full name with middle initial and suffix (Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. The addresses where you have lived over the last five years, if you have moved
5. Proof of current address, such as a current utility bill or telephone bill
6. A clear photocopy of a government-issued identification card (state driver's license or ID card, military ID, etc.)
7. If you are a victim of identity theft, show a copy of either the police or investigative report or complaint to a law enforcement agency about identity theft

Instead of a security freeze, you have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Businesses are required to take steps to verify a consumer's identity before extending new credit once they see a fraud alert on a credit file. If you are a victim of identity theft, you are eligible for an extended fraud alert. This is a fraud alert lasting seven years. If you wish to place a fraud alert, please reach out to any one of these agencies:

Experian

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

TransUnion

P.O. Box 2000
Chester, PA 19016
800-680-7289
transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
888-766-0008
equifax.com/personal/credit-report-services



More Information

You can learn more about identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by reaching out to:

- The consumer reporting agencies.
- The Federal Trade Commission at: 600 Pennsylvania Ave. NW, Washington, DC 20580, identitytheft.gov, 877-ID-THEFT (877-438-4338); TTY: 866-653-4261.
 - The FTC also urges those who learn their information has been misused to file a complaint with them. Reach out to the FTC for steps to file such a complaint.
- Your state Attorney General.

You have the right to file a police report if identity theft or fraud ever happen to you. Note: to file a report with law enforcement for identity theft, you will need to give some proof you have been a victim. Also, you must report cases of known or presumed identity theft to law enforcement and your state Attorney General.

All U.S. Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580, consumer.gov/idtheft, 877-IDTHEFT (877-438-4338), TTY: 866-653-4261.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, 888-743-0023 or 410-528-8662.

Washington D.C. Residents: Reach the Office of Attorney General for the District of Columbia at: 400 6th St. NW, Washington, DC 20001; 202-442-9828; <https://oag.dc.gov>.

California Residents: Visit the California Office of Privacy Protection (oag.ca.gov/privacy) for more information to protect yourself against identity theft.

Florida Residents: Office of the Attorney General of Florida, 1-866-966-7226 (Fraud Hotline), <http://myfloridalegal.com/identitytheft>.

Also, under the Fair Credit Reporting Act:

- The consumer reporting agencies must correct or delete wrong, lacking, or unverifiable information.
- The consumer reporting agencies may not report outdated bad information.
- Access to your file is limited.
- You must give your consent for credit reports to be given to employers.
- You may limit “prescreened” credit and insurance offers you get based on information in your credit report.
- You may seek damages from a violator.

You may have more rights under the Act not reviewed here. Identity theft victims and active duty military personnel have more specific rights under the Act. You can review your rights under the Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.

New York Residents: Contact the Attorney General at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 800-771-7755; <https://ag.ny.gov>.

North Carolina Residents: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 919-716-6400, 877-566-7226 (toll free within NC).

Oregon Residents: Oregon Department of Justice, 1162 Court St. NE, Salem, OR 97301-4096, www.doj.state.or.us, 877-877-9392.