County of Orange
SOCIAL SERVICES AGENCY

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MEDICAL DIRECTOR

Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>:

RE: Notice of Data Breach

What Happened?
County of Orange Social Services Agency (SSA) is writing to you because of a privacy/security incident that was discovered in April 2018 within the Agency's Family Self-Sufficiency and Adult Services Division. A former employee with access to SSA computer systems may have inappropriately accessed and used your and/or your family's information without a business purpose.

What Information Was Involved?
The following information items about you and your family may have been accessed; *First Names, Last Names, Phone Numbers, Addresses, Social Security Numbers, Dates of Birth, Passports, Driver's Licenses, E-mail Addresses, Birth and Marriage Certificates, Immigration Documents, Tax Documents, Bank Statements, Utility Records, Employment Records and Medical Records.*

What We Are Doing:
SSA deeply regrets any inconvenience this incident may cause you. Upon discovery of the incident, SSA conducted both a thorough internal investigation as well as a joint investigation with law enforcement. The employee's access was immediately deactivated, and the employee subsequently separated from the County. To help prevent something like this from happening in the future, SSA is reviewing and updating its safeguarding controls, privacy and security policies and procedures, and retraining our employees.

What You Can Do:
We recognize this breach may be of significant concern to you and your family; therefore, we are taking steps to ensure your privacy and benefits information are better protected in the future. SSA has retained Epiq (www.epiqglobal.com) to provide one (1) year of complimentary *my*TrueIdentity 3B Credit Monitoring Service.

To enroll in this service, go to the *my*TrueIdentity website at www.mytrueidentity.com and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code <<Insert Unique 12- letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service via U.S. Mail delivery please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the following 6-digit telephone pass code <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft. This service includes access to an identity restoration specialist that provides assistance in the event that your identity is compromised.

You can sign up for the online or offline credit monitoring service anytime between now and <<Insert Date>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one (1) year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address and more. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised to help you restore your identity and up to $1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Fraud Alert Information:
Whether or not you enroll in credit monitoring, we recommend that you place a "Fraud Alert" on your credit file. Fraud Alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A Fraud Alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. Call only one of the following three nationwide credit reporting companies to place your Fraud Alert: TransUnion, Equifax, or Experian. As soon as the credit reporting company confirms your Fraud Alert, they will also forward your alert request to the other two nationwide credit reporting companies so you do not need to contact each of them separately.

The contact information for the three nationwide credit reporting companies is:

Equifax	TransUnion	Experian
PO Box 740256	PO Box 2000	PO Box 9554
Atlanta, GA 30374	Chester, PA 19016	Allen, TX 75013
www.equifax.com	www.transunion.com/fraud	www.experian.com
1-800-525-6285	1-800-680-7289	1-888-397-3742

Free Credit Report Information:
Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

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. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports 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. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission (FTC) at www.identitytheft.gov or at 1-877-ID-THEFT (1-877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the FTC's website at www.ftc.gov/idtheft to review their free identity theft resources such as their comprehensive step-by-step guide "*Identity Theft - A Recovery Plan*".

Security Freeze Information:
You can request a "Security Freeze" on your credit file by sending a request in writing, by mail, to each of the three nationwide credit reporting companies. When a Security Freeze is added to your credit report, all third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. The Security Freeze may delay, interfere with or prohibit the timely approval of any subsequent request or application you make that involves access to your credit report. This may include, but is not limited to, new loans, credit, mortgages, insurance, rental housing, employment, investments, licenses, cellular phone service, utility service, digital signature service, Internet credit card transactions and extension of credit at point of sale. There may be a fee for placing, temporarily lifting, or removing a Security Freeze with each of the nationwide consumer reporting companies, although that fee is waived if you send the credit reporting company proof of eligibility by mailing a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

To place a Security Freeze on your credit files at all three nationwide credit reporting companies, write to the addresses below and include the following information:

Equifax Security Freeze	TransUnion Security Freeze	Experian Security Freeze
PO Box 105788	PO Box 2000	PO Box 9554
Atlanta, GA 30374	Chester, PA 19016	Allen, TX 75013
www.freeze.equifax.com	www.transunion.com/freeze	www.experian.com/freeze
1-800-525-6285	1-800-680-7289	1-888-397-3742

- Your full name (first, middle, last including applicable generation, such as JR., SR., II, III, etc.)
- Your Social Security Number
- Your date of birth (month, day and year)
- Your complete address including proof of current address, such as a current utility bill, bank or insurance statement or telephone bill

- If you have moved in the past 2 years, give your previous addresses where you have lived for the past 2 years
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- Include applicable fee. Call or visit each of the credit reporting company websites listed above for information on fees for Security Freeze services. Forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa), or a copy of a valid identity theft report, or other valid report from a law enforcement agency to show you are a victim of identity theft and are eligible for free Security Freeze services.

Within five (5) business days of receiving your request for a security freeze, the consumer credit reporting company will provide you with a personal identification number (PIN) or password to use if you choose to remove the freeze on your consumer credit report or to authorize the release of your consumer credit report to a specific party or for a specified period of time after the freeze is in place.

Special note for minors affected by this incident:
The same services referred to adults may not be available to affected minors. As an alternative, parents/legal guardians can check to see if their child may be a victim of identity theft by enrolling in Equifax Child Identity Monitoring: http://myservices.equifax.com/efx1_brminor. This will scan the Equifax credit database for any instances of the minor's social security number and look for a copy of the minor's Equifax credit file.

If no SSN match is found and no Equifax credit file exists, Equifax will create an Equifax credit file in the minor's name and immediately "lock" the Equifax credit file. This will prevent access to the minor's Equifax credit file in the future. If Equifax receives a request for your minor's Equifax credit report, you will receive an email alert.

If there is a match and an Equifax credit file exists, Equifax will immediately "lock" the file and alert you to activity against the file, such as an attempt to open a new line of credit.

The minor's Equifax credit file will be locked for 12 months from date of activation. After that time, the minor's Equifax credit file will be deleted from the credit database if it contains no credit data.

Other Important Information:
For additional information on the prevention of identity theft, you may visit the Federal Trade Commission's website, www.ftc.gov. Take time to read the FTC's guide, "Take Charge: Fighting Back Against Identity Theft" at http://www.consumer.ftc.gov/features/feature-0014-identity-theft or call the identity theft hotline at the FTC at (877) IDTHEFT (877-438-4338). Please also read the enclosed "Breach Help-Consumer Tips from the California Attorney General".

For More Information:
For information about your privacy rights, you may visit the website of the California Department of Justice, Privacy Enforcement and Protection at https://www.oag.ca.gov/privacy.

Should you need any further information about this incident, please contact Epiq at 888-905-0448.

Sincerely,

Debra J. Baetz
Director
County of Social Services Agency

TransUnion

Activation Code: <<Activation Code>>

Complimentary One-Year *my*TrueIdentity 3B Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online, three-bureau credit monitoring service (*my*TrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion,® one of the three nationwide credit reporting companies.

How to Enroll: You can sign up online or via U.S. mail delivery

- To enroll in this service, go to the *my*TrueIdentity website at www.MyTrueIdentity.com and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.
- If you do not have access to the Internet and wish to enroll in a similar offline, paper-based, three-bureau credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at 1-855-288-5422. When prompted, enter the six-digit telephone passcode **<<Insert static six-digit Telephone Pass Code>>** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **<<Enrollment Deadline>>**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH COMPLIMENTARY CREDIT MONITORING SERVICE:

- Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score.
- The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion,® Experian,® and Equifax,® including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more.
- The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to $1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

Breach Help

Consumer Tips from the California Attorney General

Consumer Information Sheet 17 • October 2014

You get a letter from a company, a government agency, a university, a hospital or other organization. The letter says your personal information may have been involved in a data breach. Or maybe you learn about a breach from a news report or company web site. Either way, a breach notice does not mean that you are a victim of identity theft or other harm, but you could be at risk.

The breach notice should tell you what specific types of personal information were involved. It may also tell you what the organization is doing in response. There are steps you can take to protect yourself. What to do depends on the type of personal information involved in the breach.

Note that credit monitoring, which is often offered by breached companies, alerts you *after* someone has applied for or opened new credit in your name. Credit monitoring can be helpful in the case of a Social Security number breach. It does not alert you to fraudulent activity on your existing credit or debit card account.

Credit or Debit Card Number

The breach notice should tell you when and where the breach occurred. If you used your credit or debit card at the location during the given time, you can take steps to protect yourself.

Credit Card

1. Monitor your credit card account for suspicious transactions and report any to the card-issuing bank (or American Express or Discover). Ask the bank for online monitoring and alerts on the card account. This will give you early warning of any fraudulent transactions.

2. Consider cancelling your credit card if you see fraudulent transactions on it following the breach. You can dispute fraudulent transactions on your credit card statement, and deduct them from the total due. Your liability for fraudulent transactions is limited to $50 when you report them, and most banks have a zero-liability policy.[1]

3. If you do cancel your credit card, remember to contact any companies to which you make automatic payments on the card. Give them your new account number if you wish to transfer the payments.

Debit Card

1. Monitor your debit card account for suspicious transactions and report any to the card issuer. Ask the bank for online monitoring and alerts on the card account. This will give you early warning of any fraudulent transactions.

Office of the Attorney General
California Department of Justice

Privacy Enforcement and Protection Unit
www.oag.ca.gov/privacy

AD4385 v.03

2. Report any unauthorized transactions to your bank immediately to avoid liability. Your liability for fraudulent transactions is limited to $50 if you report them within two days. Your bank may have a zero liability policy. But as time passes, your liability increases, up to the full amount of the transaction if you fail to report it within 60 days of its appearance on your bank statement.[2]

3. Consider cancelling your debit card. The card is connected to your bank account. Cancelling it is the safest way to protect yourself from the possibility of a stolen account number being used to withdraw money from your bank account. Even though it would likely be restored, you would not have access to the stolen money until after your bank has completed an investigation.

Social Security Number

Here's what to do if the breach notice letter says your Social Security number was involved.

1. Contact the three credit bureaus. You can report the potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You will also be sent instructions on how to get a free copy of your report from each of the credit bureaus.

Experian	1-888-397-3742
Equifax	1-800-525-6285
TransUnion	1-800-680-7289

2. What it means to put a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that there may be fraud on the account. This alerts the merchant to take steps to verify the identity of the applicant. A fraud alert lasts 90 days and can be renewed. For information on a stronger protection, a security freeze, see ***How to Freeze Your Credit Files*** at *www.oag.ca.gov/privacy/info-sheets.*

3. Review your credit reports. Look through each one carefully. Look for accounts you don't recognize, especially accounts opened recently. Look in the inquiries section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case. You may find some inquiries identified as "promotional." These occur when a company has obtained your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (You are automatically removed from lists to receive unsolicited offers of this kind when you place a fraud alert.) Also, as a general precaution, look in the personal information section for any address listed for you where you've never lived.

4. If you find items you don't understand on your report, call the credit bureau at the number on the report. Credit bureau staff will review your report with you. If the information can't be explained, then you will need to contact the creditors involved and report the crime to your local police or sheriff's office.

Password and User ID

In the case of an online account password breach, you may receive a notice by email or when you go to the log-on page for your account. Here are steps to take if you learn that your password and user ID or email address, or perhaps your security question and answer, were compromised.

1. Change your password for the affected account. If you find that you are locked out of your account, contact the company's customer service or security department.

2. If you use the same password for other accounts, change them too.

3. If a security question and answer was involved, change it. Don't use questions based on information that is publicly available, such as your mother's maiden name, your pet's name or the name of your high school.

4. Use different passwords for your online accounts. This is especially important for accounts that contain sensitive information, such as your medical or financial information. Consider accounts at online merchants where you may have your credit card number stored in the account.

5. Create strong passwords. Longer is better—at least ten characters long and a mix of uppercase and lowercase letters, numerals, punctuation marks, and symbols. Don't use words found in a dictionary. You can base passwords on a phrase, song or book title.

   Example: "I love tropical sunsets" becomes 1luvtrop1calSuns3ts!

6. A password manager or password "safe" can help you create and manage many strong passwords. These software programs can run on your computer, your phone and other portable devices. You only have to remember one password (or passphrase) to open the safe. The Electronic Frontier Foundation (*www.eff.org*) lists some free versions and computer magazines offer product reviews.

Bank Information

If the breach notice says your checking account number, on a check for example, was breached, here's what to do.

1. Call the bank, tell them about the breach and tell them you want to close your account. Find out what checks are outstanding. You may want to wait until they have cleared before closing the account. (Or you could write to each recipient, tell them about the breach, ask them not to process the old check and enclose a new check on your new account.)

2. Open a new bank account. Tell the bank you want to use a new password for access to your new account. Do not use your mother's maiden name or the last four digits of your Social Security number. Ask your bank to notify the check verification company it uses that the old account was closed.

Driver's License Number

If the breach notice says your driver's license or California identification card number was involved, and you suspect that you are a victim of identity theft, contact DMV's Driver License Fraud and Analysis Unit (DLFAU) by telephone at 1 866-658-5758 or by email at *dlfraud@dmv.ca.gov*. Do not include personal information on your e-mail.

Medical or Health Insurance Information

If the breach notice says your health insurance or health plan number was involved, here's what you can do to protect yourself against possible medical identity theft. A breach that involves other medical information, but not your insurance or plan number, does not generally pose a risk of medical identity theft.

1. If the letter says your Social Security number was involved, see section on Social Security number breaches. Also contact your insurer or health plan, as in number 2 below.

2. If the letter says your health insurance or health plan number was involved, contact

your insurer or plan. Tell them about the breach and ask them to note the breach in their records and to flag your account number.

3. Closely watch the Explanation of Benefits statements for any questionable items. An Explanation of Benefits statement comes in the mail, often marked "This is not a bill." It lists the medical services received by you or anyone covered by your plan. If you see a service that you did not receive, follow up on it with your insurer or plan. For more on medical identity theft, see ***First Aid for Medical Identity Theft: Tips for Consumers***, at *www.oag.ca.gov/privacy/info-sheets*.

For more details on what to do if you suspect that your information is being used to commit identity theft, see the ***Identity Theft Victim Checklist*** at *www.oag.ca.gov/idtheft/information-sheets.*

NOTES

[1] Truth in Lending Act, 14 U.S. Code sec. 1601 and following.

[2] Electronic Funds Transfer Act, 15 U.S. Code sec. 1693 and following.