

Cucamonga Valley Water District
Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

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<<Date>>

RE: Notice of Data Breach

Dear <<Name 1>>:

We are writing to inform you about a security incident that may have affected your personal information. Safeguarding your personal information is one of our top priorities, and we have robust safeguards for your information. However, we regret to inform you that the online customer payment website vendor for Cucamonga Valley Water District (CVWD), Click2Gov, was recently a target of a cyberattack.

What Happened:

CVWD maintains an online payment system that allows customers to pay their water bills online using a credit card. On November 6, 2019, Click2Gov identified an unauthorized script placed in the code of its web payment portal. That means that certain customer personal information may have been exposed to an unauthorized party. This incident only affects you if you entered your card payment information into Click2Gov between August 26, 2019 and October 14, 2019. At this time, there is no evidence that your personal information was actually accessed or misused by any unauthorized party.

Personal Information Involved:

The following types of personal information entered into the Click2Gov web payment portal between August 26, 2019 and October 14, 2019 may have been affected: name, billing address, and credit card information (card number, type, security code, and expiration date).

What We Are Doing:

Upon becoming aware of the incident, Click2Gov immediately removed the unauthorized script from the code of the Click2Gov portal. CVWD and Click2Gov promptly launched a forensic investigation with a leading cybersecurity firm and contacted the Federal Bureau of Investigations. Click2Gov has taken steps to make sure that this security breach cannot happen again, and CVWD will be closely monitoring their data security procedures. For additional security, CVWD does not retain our customer's full credit card information through the Click2Gov website.

As an added precaution, we are offering you a twelve-month subscription to a credit monitoring service offered through TransUnion (as provided by Epiq). This credit monitoring service is provided at no cost to you. For instructions on how to enroll, please refer to the attached brochure.

What You Can Do:

If you used a credit card to pay your CVWD bill on the website:

- 1) Ask your credit card issuer/bank to deactivate the credit card you used to pay your utility bill and to issue a new card.
- 2) Check your credit card account for unauthorized or suspicious charges, no matter how small.
- 3) Report any unauthorized charges to your credit card issuer/bank.
- 4) File a fraud report regarding any unauthorized charges at IC3: <https://www.ic3.gov/default.aspx>. This is an online Federal Bureau of Investigation Internet Crime Complaint Center. The data is collected and provided to law enforcement for prosecution. IC3 tracks where and when the data compromised is being used, such as iTunes, PayPal, Lyft, etc.

- 5) Request a fraud alert to be placed on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. You may call any one of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.
- 6) Request that all three credit reports be sent to you, free of charge, for your review. 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. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.
 - a. Equifax: Equifax.com or 1-800-525-6285
 - b. Experian: Experian.com or 1-888-397-3742
 - c. TransUnion: Transunion.com or 1-800-680-7289

We encourage you to contact Epiq with any questions by calling (855) 930-0684, which can be reached Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time.

Again, at this time, we do not have evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. Epiq representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

For More Information:

Please call Epiq at 855-930-0684 for assistance or for any additional questions you may have. You also may consult the resources included on the enclosed form, which provides additional information about protecting your personal information.

You may call CVWD's Customer Service at 855-654-2893 and/or check the CVWD's website at www.cvwdwater.com.

The privacy and security of our customers' information is of the utmost importance to CVWD. We continue to take all possible steps to make our information technology systems more secure. We sincerely apologize for the inconvenience this has caused you. We will provide updates on the CVWD's website as additional information becomes available.

Sincerely,

Chad Brantley
Director of Finance and Technology Services
(Enclosure)

Steps You Can Take to Protect Against Identity Theft and Fraud

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

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

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

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised 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. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax
P.O. Box 105788
Atlanta, GA 30348
800-685-1111

Experian
P.O. Box 9554
Allen, TX 75013
888-397-3742

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
888-909-8872

Websites:

www.equifax.com/personal/credit-report-services/credit-freeze
www.experian.com/freeze/center.html
www.transunion.com/credit-freeze

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:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.);
7. Social Security card, pay stub, or W2;
8. 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.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118, Frankfort, KY 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

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, Telephone: 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

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

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, Telephone: 401-274-4400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.consumer.gov/idtheft, Telephone: 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

Activation Code: <<Activation Code>>

Complimentary One-Year *myTrueIdentity* Credit Monitoring Service

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

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

- To enroll in this service, go to the *myTrueIdentity* 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 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 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.

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.

2. **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 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 and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)