



Dear [REDACTED],

NOTICE OF DATA BREACH	
<p>What Happened</p>	<p>The City of Los Banos is committed to the privacy of individuals and takes the protection of personal information that is entrusted to us seriously. This commitment extends to notifying individuals if we believe the security or privacy of their information may have been compromised. In light of this, we are writing to make you aware of a recent data security incident that may have involved some of your personal information. We recently learned that a city-owned laptop containing personal information was stolen from an employee's vehicle. While the laptop was password protected, its contents were unencrypted, and therefore it is possible that someone would be able to remove the data from the hard drive. We think this is unlikely, but wanted to notify you of the incident nonetheless.</p>
<p>What We Are Doing</p>	<p>Upon discovering the incident, the City launched an investigation and recreated the contents of the laptop. The data that would have been on the laptop was then reviewed to identify individuals whose personal information may have been contained in those files. On December 14, 2019, we determined that some of your personal information was stored on the laptop.</p> <p>At this point, we are not aware of any fraud or identity theft to any individual as a result of this incident, and do not know if any personal information was ever actually viewed or acquired by the unauthorized party. Although we are not aware of any instances of fraud or identity theft, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.</p>
<p>What Information Was Involved</p>	<p>As part of our investigation, we searched for any personal information that could have been viewed. The impacted information for each individual differs but included your name and Social Security number. The information also may have included your driver's license number and, for a small number of individuals could have included one or more of the following: passport number, financial information such as account or credit/debit number, username and password, and biometric and/or medical information.</p>

<p>What You Can Do</p>	<p>As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state’s attorney general, as well as the Federal Trade Commission (“FTC”).</p>						
<p>Other Important Information</p>	<p>You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps to you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.</p> <p>Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting http://www.annualcreditreport.com, by calling toll free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mail-ing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at https://www.annualcreditreport.com/cra/requestformfinal.pdf.</p> <p>Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries, including obtaining information about fraud alerts and placing a security freeze on your credit files, is as follows:</p> <table border="0" data-bbox="430 976 1511 1144"> <tr> <td>Equifax 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348</td> <td>Experian 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</td> <td>TransUnion 1-888-909-8872 www.transunion.com P.O. Box 2000 Chester, PA 19022</td> </tr> </table> <p>Fraud Alerts: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at http://www.annualcreditreport.com.</p> <p>Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:</p> <table border="0" data-bbox="430 1816 1511 1984"> <tr> <td>Equifax Security Freeze 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348</td> <td>Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013</td> <td>TransUnion Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094</td> </tr> </table>	Equifax 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348	Experian 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013	TransUnion 1-888-909-8872 www.transunion.com P.O. Box 2000 Chester, PA 19022	Equifax Security Freeze 1-800-349-9960 www.equifax.com P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze 1-888-397-3742 www.experian.com P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze 1-888-909-8872 www.transunion.com P.O. Box 160 Woodlyn, PA 19094
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<p>Other Important Information</p>	<p>In order to request a security freeze, you may need to provide the following information:</p> <ol style="list-style-type: none"> 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, provide the addresses where you have lived over the prior five years; 5. Proof of current address such as a current utility bill or telephone bill; 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); 7. 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. <p>The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. 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.</p> <p>To remove the security freeze or lift the freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (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 or the specific period of time you want the credit report available. The credit reporting agencies have up to three (3) business days after receiving your request to remove or lift the security freeze for those identified entities or for the specified period of time.</p> <p>If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the California Attorney General's Office at (916) 445-9555.</p> <p>Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by requesting information in writing from the Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580.</p> <p><u>Maryland Residents:</u> Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, http://www.marylandattorneygeneral.gov/.</p> <p>This notification was not delayed as a result of a law enforcement investigation.</p>
<p>For More Information</p>	<p>For further information and assistance, please call [REDACTED] from 8:00 a.m. to 5:30 p.m. CST, Monday through Friday.</p>

We value the trust you place in us to protect the privacy and security of your information, and we apologize for any inconvenience or concern that this incident may cause you.

Sincerely,

Alex Terrazas
City Manager

Enrolling in IdentityWorks Credit 3B

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: [REDACTED]

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 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

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

** Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.