



Hesperia  
CALIFORNIA

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



[Redacted]  
Estate of [Redacted]

[Redacted]



Dear Estate of [Redacted]

The privacy and security of the personal information we maintain is of the utmost importance to the City of Hesperia. We are writing to provide you with information regarding a data security incident that may have impacted the decedent's personal information. We want to provide you with information about the incident and let you know that we continue to take significant measures to protect personal information.

What Happened?

On November 28, 2021 the City of Hesperia detected a sophisticated cybersecurity incident that impacted its network.

What We Are Doing.

Upon learning of this issue, we immediately conducted an internal investigation to assess the nature and scope of the potential compromise. We also notified law enforcement. Our investigation concluded on January 7, 2022 and confirmed that data accessed and acquired by the unauthorized party may have contained some of the decedent's personal information.

What Information Was Involved?

Specifically, the data contained some of the decedent's personal information, which may have included the decedent's full name along with their [Redacted]. Given the potential unauthorized access and acquisition of this information, we wanted to notify you about this incident.

What You Can Do.

**To date, we are not aware of any reports of identity fraud or improper use of your decedent's information as a direct result of this incident.** Nevertheless, out of an abundance of caution, we wanted to make you aware of the incident.

We encourage you to review the following pages containing steps the estate can take to protect the decedent's personal information, including placing a "deceased alert" on the decedent's credit files. Additionally, you should remain vigilant in reviewing the estate's financial account statements for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of personal information.

**If you have any further questions regarding this incident, please call our toll-free response line at [REDACTED]. This response line is available [REDACTED] Pacific Time.**

Sincerely,

[REDACTED]

[REDACTED]

City of Hesperia

– OTHER IMPORTANT INFORMATION –

**1. Protecting Deceased Individuals**

**1. Notification of Death**

The following steps are recommended for all deaths, regardless of age. It is best to notify all entities by telephone but such notifications **must** be followed-up in writing. Mail all correspondence certified, return receipt requested. Keep photocopies of all correspondence, including letters that you send.

- 1) Obtain at least 12 copies of the official death certificate when it becomes available. In some cases you will be able to use a photocopy, but some businesses will request an original death certificate. Since many death records are public, a business may require more than just a death certificate as proof.
- 2) Immediately contact the credit reporting agencies (CRAs) in writing and request a “deceased” alert be placed on their credit report. You should also request a copy of the credit report.
- 3) Contact all credit issuers, collection agencies, the CRAs and any other financial institutions that need to know of the death using the required procedures for each one. Include the following information on all letters:
  - Name and SSN of deceased
  - Last known address
  - Last 5 years of addresses
  - Date of birth
  - Date of death
  - To speed up processing, include all requested documentation specific to that agency in the first letter.
  - Send all mail certified, return receipt requested.
  - Keep copies of all correspondence, noting date sent and any response(s) you receive.
  - Contact each of the CRAs. Request a copy of the decedent’s credit report. A review of each report will let you know of any active credit accounts that still need to be closed, or any pending collection notices. Be sure to ask for all contact information on accounts currently open in the name of the deceased (credit granters, collection agencies, etc.) so that you can follow through with those entities.
  - Request that the report is flagged with the following alert: “*Deceased. **Do not** issue credit. If an application is made for credit, notify the following person(s) immediately: (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship).*”
  - Friends, neighbors or distant relatives do not have the same rights as a spouse or executor of the estate. They are classified as a third party and a CRA may not mail out a credit report or change data on a consumer file upon their request. If you fall into this classification and are dealing with a very unique situation, you may write to the CRA and explain the situation. They are handled on a case-by case basis.

**2. Specific Instructions from the 3 Credit Reporting Agencies**

**A. Experian**  
P.O. Box 9701  
Allen, TX 75013

Ordering reports

- A spouse can obtain a credit report by simply making the request through the regular channels -mail, phone and Internet. The spouse is legally entitled to the report.
- The executor of the estate can obtain a credit report but must write Experian with a specific request, a copy of the executor paperwork and the death certificate.

Requesting changes or voicing concerns

- A spouse or executor may change the file to show the person as deceased via written request. A copy of the death certificate and in the case of the executor, the executor’s paperwork must be included with the request.
- After any changes, Experian will send an updated credit report to the spouse or executor for confirmation that a deceased statement has been added to the credit report. This is important as executors and spouse can request other types of “changes” that we may not be able to honor.
- If ID Theft is a stated concern, Experian will add a security alert after the file has been changed to reflect the person as deceased.
- If there are additional concerns, Experian will add a general statement to the file at the direction of the spouse/executor. The spouse/executor must state specifically what they want the general statement to say, such as “Do not issue credit.”

**B. Equifax**  
P.O. Box 105139  
Atlanta, GA 30348

### To Order a credit report

Equifax requests that the spouse, attorney or executor of the estate submit a written request to receive a copy of the deceased consumer's file. The request should include the following: A copy of a notarized document stating that the requestor is authorized to handle the deceased consumer's affairs (i.e.: Order from a Probate Court or Letter of Testamentary).

### For requests or changes

Equifax requests that a spouse, attorney or executor of the estate submit a written request if they would like to place a deceased indicator on the deceased consumer's file. The written request should include a copy of the consumer's death certificate. The request should be sent to the address listed above.

Upon receipt of the death certificate, Equifax will attempt to locate a file for the deceased consumer and place a death notice on the consumer's file. In addition, Equifax will place a seven year promotional block on the deceased consumer's file. Once Equifax's research is complete, they will send a response back to the spouse, attorney, or executor of the estate.

**C. TransUnion (TU)**  
P.O. Box 2000  
Chester, PA 19016

### Ordering reports

- TU requires proof of a power of attorney, executor of estate, conservatorship or other legal document giving the requestor the legal right to obtain a copy of the decedent's credit file.
- If the requestor was married to the deceased and the address for which the credit file is being mailed to is contained on the decedent's credit file, then TU will mail a credit file to the surviving spouse.
- If the deceased is a minor child of the requestor, TU will mail a credit file to the parent upon receipt of a copy of the birth certificate or death certificate naming the parent as requestor.

### Requesting changes or voicing concerns

- Placing a "deceased alert" on reports: TU will accept a request to place a temporary alert on the credit file of a deceased individual from any consumer who makes such a request and identifies themselves as having a right to do so.
- The requestor's phone number is added to the temporary, three month alert. Upon receipt of a verifiable death certificate, TU will entirely suppress the decedent's credit file and so note it as a deceased consumer.
- TU will not mail out a copy of its contents without the requirements mentioned above.

If you suspect fraud, TU suggests a call to their fraud unit at 800-680-7289. It will place the temporary alert over the phone and advise the requestor of what needs to be sent to suppress the credit file and to disclose a copy of its contents. Requests can also be emailed to [fvad@transunion.com](mailto:fvad@transunion.com).

### **3. Addressing Suspected Fraud**

In the event the estate suspected that the decedent's information has been misused, the estate can take the following steps:

- Request a copy of the decedent's credit report as outlined above.
- Place a "deceased alert" on the report as outlined above.
- Notify the police in the decedent's jurisdiction if you have evidence of fraud (collection notice, bills, credit report). A suspicion (especially of identity theft by a family member) is best when backed with concrete evidence.
- Notify any creditor, collection agency, credit issuer, utility company that the person is deceased and date of death. Be sure to include a copy of the death certificate. Request an immediate investigation and that they contact you with the results of the investigation. Insist on letters of clearance, which you should keep with the other estate papers.

In the event that the thief is a family member or relative, if the family is unable to decide on a course of action, it may be best to seek the advice of an attorney that specializes in estate or family law.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov/](http://www.ncdoj.gov/), Telephone: 877-566-7226.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392

**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

*In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit

report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.