

Return Mail Processing PO Box 589 Claysburg, PA 16625-0589 Sacramento County In-Home Supportive Services Public Anthority

May 3, 2021



RE: Important Security Notification. Please read this entire letter.

Dear Sample A. Sample:

Sacramento County In-Home Supportive Services Public Authority recently discovered an incident that may affect the security of your personal information. We want to provide you with information about the incident, steps we are taking in response, and steps you may take to guard against identity theft and fraud, should you feel it is appropriate to do so.

What Happened?

An error was discovered in the online automated provider enrollment webpage software that may have made your personal data available to others accessing the online provider enrollment system.

The webpage setting that allowed unauthorized access was deployed on February 28, 2021. The webpage accessing the data was shut off within an hour of discovery on April 12, 2021.

What Information Was Involved?

Your name, date of birth, gender, mailing/home address, telephone number, email address, driver's license/ID number, driver's license/ID expiration date, issuing state, primary language spoken and written.

NOTE: Social security numbers, health privacy information and any financial information are <u>NOT</u> contained on the website and therefore <u>NOT</u> part of the information involved.

What We Are Doing?

We take the protection of your personal information seriously and are taking steps to prevent a similar occurrence. We have performed an audit of the website activity during the time period in question and while we have no indication that any data was compromised or misused, we are taking the precaution of notifying you so you can, if you deem appropriate, take additional steps to protect yourself and your information.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for two years.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).



Please note that Identity Restoration is available to you for two years from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is <u>immediately available to you</u>, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary two-year membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** July 31, 2021 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 759-8886 by July 31, 2021. Be prepared to provide engagement number B012363 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR TWO-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **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 file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: 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.

What You Can Do. Please review the enclosed *Information about Identity Theft Protection* for additional information on how to protect against identity theft and fraud. You may also take advantage of the complimentary identity protection services being offered.

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

^{**} The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with a new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship where a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a security freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

- We recommend you remain watchful by reviewing your financial statements for any unauthorized activity. You should immediately report any unauthorized activity to your financial institution, such as your bank or a credit card company.
- Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and personal or other sensitive information.
- Visit <u>http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html</u> for general information regarding protecting your identity.
- If you suspect identity theft, you should immediately notify law enforcement. You may also notify the Attorney General for the state you reside in and the Federal Trade Commission. The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at www.ftc.gov/idtheft.
- You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free 1-877-322-8228.
- You may contact the credit reporting companies and request a fraud alert on your credit file. An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. Contact information for the three nationwide credit reporting companies is as follows:

Equifax	Experian	TransUnion
PO Box 740256	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call (877) 759-8886 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B012363.

Sincerely,

Sacramento County In-Home Supportive Services Public Authority 3700 Branch Center Road, Suite A Sacramento, CA 95827



Information about Identity Theft Protection

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax[®] P.O. Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 www.equifax.com **Experian** P.O. Box 9701 Allen, TX 75013-9701 1-888-397-3742 www.experian.com **TransUnion®** P.O. Box 1000 Chester, PA 19016-1000 1-800-888-4213 www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

 Equifax
 Experian

 P.O. Box 105788
 P.O. Box 9554

 Atlanta, GA 30348-5788
 Allen, TX 75013-9554

 1-800-685-1111
 1-888-397-3742

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

TransUnion P.O. Box 2000 Chester, PA 19016-2000 1-888-909-8872 www.transunion.com/ credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax P.O. Box 105788 Atlanta, GA 30348-5788 1-888-766-0008 www.equifax.com/personal/ credit-report-services Experian P.O. Box 9554 Allen, TX 75013-9554 1-888-397-3742 www.experian.com/ fraud/center.html TransUnion P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 www.transunion.com/fraudvictim-resource/place-fraud-alert

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov to find more information about your medical privacy.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission

600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-ID-THEFT (1-877-438-4338) TTY: 1-866-653-4261 www.ftc.gov/idtheft

