

■ East Bay Paratransit ■

Return to Experian
PO Box 999
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L01

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123 ANY ST

ANYTOWN, US 12345-6789



December 9, 2021

NOTICE OF DATA EVENT/DATA BREACH

Dear Sample A. Sample:

East Bay Paratransit (“EBP”) is writing to inform you of an incident that could affect the security of some of your personal information. This notice provides information about the incident, our response, and resources available to you to help protect your information from possible misuse.

What Happened? On or about September 19, 2021, suspicious activity on certain EBP systems was discovered. An investigation into this activity, with the assistance of third-party forensic specialists, was commenced immediately to assess the security of EBP’s systems and to confirm the nature and scope of the incident. The investigation confirmed that unauthorized access to certain EBP systems occurred between August 6, 2021 and September 19, 2021. It was further determined that certain EBP files were accessed or acquired during the unauthorized access. We conducted a thorough review of the files to determine if personal information was accessed. As a result of this in-depth review, we have determined that personal information relating to you may have been contained in one or more of the involved files.

What Information Was Involved? The investigation determined that at the time of the incident the involved files contained personal information relating to you, such as your name, [Extra1].

What We Are Doing. Safeguarding the privacy of information and the security of EBP’s network is a high priority. EBP has strict security measures in place to protect information in its care. Upon learning of this incident, impacted systems were immediately shut down, law enforcement was notified, and third-party specialists were engaged to investigate and remediate the matter. We also further enhanced EBP’s current security measures to protect network systems and the data contained in the systems.

We are offering you access to 12 months of Credit Monitoring and Identity Theft Restoration services through Experian at no cost to you. More information about these services and instructions on how to enroll may be found in the enclosed “Steps You Can Take to Protect Your Information.” If you would like to enroll in these services, you must complete the instructions included with this letter to sign up for credit monitoring services.

What You Can Do. At this time, we are not aware that your information has been used for any fraudulent purpose as a result of this incident. However, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring credit reports for suspicious activity. You may enroll to receive the free credit monitoring and identity theft protection services we are offering and review the enclosed “Steps You Can Take to Protect Your Information” to learn more about ways to protect personal information.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact (855) 726-7329, Monday through Friday, 6 a.m. to 8 p.m. Pacific Time and Saturday through Sunday, 8 a.m. to 5 p.m. Pacific Time.

We continue to devote significant resources to protect and maintain the confidentiality of information entrusted to us and regret any concern this notification may cause you.

Sincerely,

A handwritten signature in black ink that reads "Mallory h. Brush". The signature is written in a cursive, slightly slanted style.

Mallory Nestor-Brush
East Bay Paratransit Project Manager

A handwritten signature in black ink that reads "Laura Timothy". The signature is written in a cursive, slightly slanted style.

Laura Timothy
East Bay Paratransit Project Manager

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

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

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 one year 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 immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary one 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 **February 28, 2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: 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 **(855)-726-7329** by **February 28, 2022**. Be prepared to provide engagement number **B021928** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ONE 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.

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

- 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that 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 seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to 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,.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

** 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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 report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

