

Secure Processing Center  
P.O. Box 3826  
Suwanee, GA 30024



Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

\*\*\*Postal IMB Barcode

<<DATE>>

***Re: Notice of Data Breach***

Dear <<Full Name>>,

We recently learned of an incident at Marin Housing Authority (“MHA”), which involved your personal information. We want to provide you with details regarding the incident, our response, and resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

**What Happened**

On September 16, 2024, MHA became aware of unauthorized access to multiple MHA email accounts. Our investigation has shown the initial compromise may have allowed the threat actor to view sensitive information and manipulate communications.

MHA promptly took steps to secure its information systems and investigate the incident, including reporting the events to the FBI and engaging a cybersecurity forensics team. MHA is notifying all potentially affected individuals of the incident.

**What Information Was Involved**

Impacted information includes names, addresses, email addresses, phone number, date of birth, credit card and debit card information, financial account information, and government identifiers including passport numbers, social security numbers, and tax identification numbers.

**What We Are Doing To Protect Your Information**

MHA takes the protection of your personal information seriously and is taking steps to prevent a similar occurrence. After learning of the incident, MHA promptly took (and continues to take) action to assess, contain, investigate, and remedy the situation.

In response to this security incident, we will be providing Privacy Solutions credit monitoring services at no charge to you.

Please find enrollment instructions attached.

## **What You Can Do**

In addition to free credit monitoring, there are additional actions you can take to secure your personal information. 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. Please see “Steps You Can Take to Further Protect Yourself” for more information.

## **For More Information**

If you have further questions or concerns about this incident, you may contact our support line between 8:30 – 5:00 pm PST at 855-260-0593. We sincerely regret any inconvenience or concern caused by this incident.

Sincerely,

A handwritten signature in black ink that reads "Kimberly Carroll". The script is cursive and fluid, with the first letters of each word being capitalized and prominent.

Kimberly Carroll  
Executive Director  
4020 Civic Center Drive  
San Rafael, CA 94903-4173



<<FULL NAME>>  
**Activation Code:** <<ACTIVATION CODE>>  
**Enrollment Deadline:** <<ENROLLMENT DEADLINE>>  
**Duration:** <<CM Duration>>

### Privacy Solutions - 1B Credit Monitoring

#### How To enroll:

- 1) Visit [www.privacysolutions.com](http://www.privacysolutions.com) and click "Activate Account"
- 2) Enter the following activation code, <<Activation Code>> and complete the enrollment form
- 3) Complete the identity verification process
- 4) You will be directed to your dashboard and activation is complete!

**Privacy Solutions provides** credit monitoring through Equifax, credit report and score access, \$1 million identity theft insurance with \$0 deductible, ID Restoration services, and dark web monitoring. See below for more details.

- Credit Monitoring with Alerts
- 1-Bureau Credit Score and Report
- SSN Monitoring (High Risk Transaction Monitoring, Real-Time Authentication Alerts, Real-Time Inquiry Alerts)
- Dark Web Monitoring
- Credit Report Lock/Freeze
- Lost Wallet Assistance
- Identity Restoration
- Up to \$1MM Identity Theft Insurance<sup>1</sup>
- Unauthorized Electronic Funds Transfer- UEFT<sup>1</sup>

<sup>1</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

## STEPS YOU CAN TAKE TO FURTHER PROTECT YOURSELF

### **Credit Report: Reporting Fraudulent Activity**

We are providing this explanation of additional steps you can take to protect your personal information. As a precautionary measure, we recommend that you remain vigilant for incidents of fraud and identity theft by obtaining and reviewing your credit card, bank, and other account statements and credit reports closely. You may obtain a free copy of your credit report from each of the major credit reporting agencies listed below once every 12 months by visiting <http://www.annualcreditreport.com> or calling toll-free 1-877-322-8228. You can also report any fraudulent activity or any suspected identity theft to proper law enforcement authorities, your state attorney general and/or the Federal Trade Commission (FTC). To file a complaint about identity theft with the FTC or to learn more, go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), call 1-877-ID-THEFT (1-877-438-4338).

For Colorado, Georgia, Maryland, New Jersey, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

### **Credit Freeze**

You may have the right to put 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 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 get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur a small fee (typically only a few dollars, if at all) to place, lift, and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally only a few dollars per action at each credit reporting company, and is free in many states. 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 major credit reporting companies as specified below to find out more information:

Equifax	<a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>	800-525-6285	P.O. Box 105788, Atlanta, GA 30348,
Experian	<a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	888-397-3742	P.O. Box 9554, Allen, TX 75013
TransUnion	<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>	800-680-7289	P.O. Box 2000, Chester, PA, 19022-2000
Innovis	<a href="https://www.innovis.com/securityFreeze/index">https://www.innovis.com/securityFreeze/index</a>	800-540-2505	PO Box 1640, Pittsburgh, PA 15230-1640

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above. A good resource for explaining how to place a credit freeze is at <https://clark.com/credit/credit-freeze-and-thaw-guide/>.

### **Fraud Alert**

We suggest you place a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you would like to place a fraud alert on your credit report, contact any of the credit reporting agencies using the contact information below. The Federal Trade Commission has a good website with an overview and guidance on this issue at <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>. You can also contact them at: Federal Trade Commission or write to: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Or, call 1-877-ID-THEFT.

## **IRS Tax Return Information**

If you suspect that a fraudulent tax return has or may be filed using your social security number, you should contact the IRS and file a complaint immediately. For more information, see <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft>. If you receive a 5071C letter from the IRS indicating that there has been fraudulent activity, see the information at <https://idverify.irs.gov/IE/e-authenticate/welcome.do>. The TurboTax website also has good information at <https://turbotax.intuit.com/tax-tools/tax-tips/General-Tax-Tips/Identity-Theft--What-to-Do-if-Someone-Has-Already-Filed-Taxes-Using-Your-Social-Security-Number/INF23035.html>.

**You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

**California Residents:** Visit the California Office of Privacy Protection ([www.oag.ca.gov/privacy](http://www.oag.ca.gov/privacy)) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

**For Connecticut residents:** Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://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](http://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](http://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 Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://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/](http://www.doj.state.or.us/), Telephone: 1-877-877-9392. You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

**Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, [www.riag.ri.gov](http://www.riag.ri.gov), Telephone: 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

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

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Dear <<Full Name>>,

We recently learned of an incident at Marin Housing Authority (“MHA”), which involved your personal information. We want to provide you with details regarding the incident, our response, and resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so.

**What Happened**

On September 16, 2024, MHA became aware of unauthorized access to multiple MHA email accounts. Our investigation has shown the initial compromise may have allowed the threat actor to view sensitive information and manipulate communications.

MHA promptly took steps to secure its information systems and investigate the incident, including reporting the events to the FBI and engaging a cybersecurity forensics team. MHA is notifying all potentially affected individuals of the incident.

**What Information Was Involved**

Impacted information includes names, addresses, email addresses, phone number, date of birth, credit card and debit card information, financial account information, medical history, biometric information, and government identifiers including passport numbers, social security numbers, and tax identification numbers.

**What We Are Doing To Protect Your Information**

MHA takes the protection of your personal information seriously and is taking steps to prevent a similar occurrence. After learning of the incident, MHA promptly took (and continues to take) action to assess, contain, investigate, and remedy the situation.

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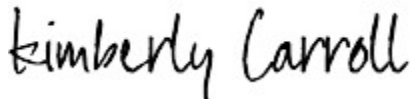
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Kimberly Carroll  
Executive Director  
4020 Civic Center Drive  
San Rafael, CA 94903-4173



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- Dark Web Monitoring
- Credit Report Lock/Freeze
- Lost Wallet Assistance
- Identity Restoration
- Up to \$1MM Identity Theft Insurance<sup>1</sup>
- Unauthorized Electronic Funds Transfer- UEFT<sup>1</sup>

<sup>1</sup> Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.



## STEPS YOU CAN TAKE TO FURTHER PROTECT YOURSELF

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For Colorado, Georgia, Maryland, New Jersey, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

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Equifax	<a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>	800-525-6285	P.O. Box 105788, Atlanta, GA 30348,
Experian	<a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	888-397-3742	P.O. Box 9554, Allen, TX 75013
TransUnion	<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>	800-680-7289	P.O. Box 2000, Chester, PA, 19022-2000
Innovis	<a href="https://www.innovis.com/securityFreeze/index">https://www.innovis.com/securityFreeze/index</a>	800-540-2505	PO Box 1640, Pittsburgh, PA 15230-1640

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## **IRS Tax Return Information**

If you suspect that a fraudulent tax return has or may be filed using your social security number, you should contact the IRS and file a complaint immediately. For more information, see <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft>. If you receive a 5071C letter from the IRS indicating that there has been fraudulent activity, see the information at <https://idverify.irs.gov/IE/e-authenticate/welcome.do>. The TurboTax website also has good information at <https://turbotax.intuit.com/tax-tools/tax-tips/General-Tax-Tips/Identity-Theft--What-to-Do-if-Someone-Has-Already-Filed-Taxes-Using-Your-Social-Security-Number/INF23035.html>.

**You can obtain additional information** about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

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**For Connecticut residents:** Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, [www.ag.ky.gov](http://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](http://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](http://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 Ave. N.W., Washington, D.C. 20580.

**New York Residents:** the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), Telephone: 1-919-716-6400.

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