



10300 SW Greenburg Rd.
Suite 570
Portland, OR 97223

To Enroll, Please Call:
1-833-774-2037
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

May 23, 2022

Re: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

I am writing to provide you with information about a data security incident that may have impacted your personal information. At the San Mateo County Transit District (“SMCTD”), we are committed to maintaining trust and demonstrating our commitment to the privacy and security of all information in our possession. That is why I am writing to notify you of this incident, to offer you complimentary credit monitoring and identity theft restoration services, and to inform you about steps that can be taken to help safeguard your personal information.

What Happened? On June 2, 2021, SMCTD learned of unusual activity involving our email environment. We immediately launched an internal review and enlisted the assistance of cybersecurity and other experts to investigate the matter. The investigation determined that there was unauthorized access to certain SMCTD employee email accounts. After a comprehensive analysis, on March 2, 2022, we determined that some of your information resided in accessed email accounts. We have no evidence your information itself was accessed without authorization or that any information has been misused in connection with this incident; nevertheless, out of an abundance of caution, we are providing you with this notification to help protect your personal information.

What Information Was Involved? The information that was located in email accounts that were accessed without authorization includes your name, <<variable text>>.

What We Are Doing. As soon as we discovered this incident, we launched an investigation and took steps to secure our email environment, including by implementing enhanced security measures to help prevent a similar incident from occurring in the future. We also notified the Federal Bureau of Investigation and will fully cooperate with any investigation to hold the perpetrators accountable. Additionally, we are providing you with information on steps you can take to help protect your personal information and offering you identity monitoring and protection services through IDX, a data security and recovery services expert. Your complimentary IDX identity monitoring and protection services include: credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. Additional information about these services is included with this letter. To take advantage of these services, you must follow the instructions in this letter to enroll.

What You Can Do. Please review the recommendations included in this letter to help protect your personal information. You can also enroll in the IDX identity monitoring and protection services being provided to you, at no cost, through IDX. To enroll, please visit the IDX website at URL or call 1-833-774-2037 and provide your enrollment code located at the top of this page. Please note that the deadline to enroll is August 23, 2022. Additional information describing the IDX identity monitoring and protection services, along with other recommendations to protect your personal information, is included with this letter.

For More Information. If you have any questions or need assistance, please call 1-833-774-2037 Monday through Friday from 6:00 am to 6:00 pm Pacific Time. Our representatives are fully versed on this incident and can answer any questions you may have regarding how to help safeguard your personal information.

Thank you for your patience and understanding. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Carter Mau". The signature is fluid and cursive, with the first name being more prominent.

Carter Mau
Acting General Manager/CEO

A handwritten signature in black ink, appearing to read "Mehul Kumar". The signature is bold and stylized, with a large, sweeping flourish at the end.

Mehul Kumar
Executive Officer, IT

Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax
P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: 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 accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Attorney General Rob Bonta
Office of the Attorney General
California Department of Justice
Attn: Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.



One-Year Enrollment in IDX Identity Protection

Website and Enrollment. Please visit <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code included with this letter.

Activate the credit monitoring provided as part of your IDX membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Telephone. Contact IDX at 1-833-774-2037 to speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

This IDX enrollment will include one-year enrollment into:

SINGLE BUREAU CREDIT MONITORING - Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

CYBERSCAN™ - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

IDENTITY THEFT INSURANCE - Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

FULLY-MANAGED IDENTITY RECOVERY - IDX fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDX Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.