



Sheet Metal Workers' Local Union No. 104

Return Mail Processing

P.O. Box 150

Claysburg, PA 16625-0150

December 30, 2016

##C5010-L01-0123456 0001 00000001 \*\*\*\*\*9-OELZZ 123

SAMPLE A SAMPLE



APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



RE: Notice of Data Breach

Dear Sample A Sample:

Sheet Metal Workers' Local Union No. 104 ("Local 104") recently discovered an incident that may affect the security of your personal information. We write to provide you with information about the incident, steps taken since discovering the incident, and information on what you can do to better protect against the possibility of identity theft and fraud.

**What Happened?** On November 16, 2016, we were made aware of a blog post claiming that the author was able to access sensitive member data on October 3, 2016. Immediately after being made aware of the report, we launched an internal investigation to ensure the security of our systems. We also retained third-party forensic experts to assist in the investigation of the incident and determine if our systems were accessed without authorization. While the investigation is ongoing, we have no reason to believe that any member data has been used to engage in identity theft or fraud. We have no evidence that Local 104's systems were subject to unauthorized access; rather, we believe that the blogger may have accessed data on a system maintained by a Local 104 third-party vendor.

**What Information Was Involved?** We determined that the unauthorized individual was able to obtain files containing certain types of your personal information including your name, address, phone number, date of birth, driver's license number and Social Security number.

**What We Are Doing.** Local 104 takes the security of your personal information very seriously. While we have no evidence your information has been misused, we are offering you complimentary access to twelve (12) months of free credit monitoring and identity restoration services with Experian. The enclosed *Steps You Can Take To Protect Against Identity Theft and Fraud* contains instructions on how to enroll and receive these free services, as well as information on what you can do to better protect against identity theft and fraud. We are also notifying certain state regulators of this incident.

**What You Can Do.** You can enroll to receive the free credit monitoring and identity restoration services. You can also review the enclosed *Steps You Can Take to Protect Against Identity Theft and Fraud*.

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**For More Information.** If you have questions or concerns that are not addressed in this notice letter, please call our dedicated assistance line at (877) 218-3108, Monday through Friday, 6 a.m. to 6 p.m. PST (Closed on U.S. observed holidays) and provide reference number 1539122216 when calling.

Local 104 takes the privacy of our members' personal information seriously. We sincerely regret any inconvenience or concern this incident has caused you. The security of your information is a priority to us and we have taken precautionary measures to reduce the likelihood of an incident like this from happening again.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Maraccini". The signature is fluid and cursive, with a large initial "J" and a long, sweeping underline.

Joseph A. Maraccini  
Financial Secretary-Treasurer/Recording Secretary

## Steps You Can Take to Protect Against Identity Theft and Fraud

While we have no evidence that your information has been misused, as an added precaution, we have arranged to have Experian protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

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 fraud resolution support is needed then an Experian Fraud Resolution 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 this offer 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.experian.com/fraudresolution](http://www.experian.com/fraudresolution). You will also find self-help tips and information about identity protection at this site.

While Fraud Resolution assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through ProtectMyID® Alert 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: December 31, 2017 (Your code will not work after this date.)

Visit the ProtectMyID website to enroll: [www.protectmyid.com/alert](http://www.protectmyid.com/alert)

Provide your activation code: ABCDEFGHI

If you have questions about the incident, need assistance with fraud resolution that arose as a result of this incident or would like an alternative to enrolling in ProtectMyID online, please contact Experian's customer care team at 877-297-7780 by December 31, 2017. Be prepared to provide engagement number PC105696 as proof of eligibility for the fraud resolution services by Experian.

Additional details regarding your 12-MONTH ProtectMyID Membership:

A credit card is not required for enrollment in ProtectMyID.

You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in ProtectMyID:

- Experian credit report at signup: See what information is associated with your credit file.
- Active Surveillance Alerts: Monitors Experian file for indicators of fraud.
- Fraud Resolution: Identity Theft Resolution agents are immediately available to help you address credit and non-credit related fraud.
- ExtendCARE: You receive the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- \$1 Million Identity Theft Insurance<sup>1</sup>: Provides coverage for certain costs and unauthorized electronic fund transfers.

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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. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below.

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
800-680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. If you have been a victim of identity theft, and you provide the credit bureau with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
1-800-685-1111  
(NY residents please call  
1-800-349-9960)  
<https://www.freeze.equifax.com>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion  
P.O. Box 2000  
Chester, PA 19022-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You can further educate yourself regarding identity theft, fraud alerts, and the steps you can take to protect yourself, by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement. **For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6400, [www.ncdoj.gov](http://www.ncdoj.gov). **For Maryland residents**, the Attorney General can be contacted at 200 St. Paul Place, 16<sup>th</sup> Floor, Baltimore, MD 21202, 1-888-743-0023, [www.oag.state.md.us](http://www.oag.state.md.us). The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, [www.identitytheft.gov](http://www.identitytheft.gov), 1-877-ID-THEFT (1-877-438-4338); 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. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

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<sup>1</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.



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888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
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Chester, PA 19022-2000  
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Allen, TX 75013  
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[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

TransUnion  
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Chester, PA 19022-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

<https://www.freeze.equifax.com>

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<sup>1</sup> Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). 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.