

VACAVILLE HOUSING AUTHORITY

40 Eldridge Avenue, Suite 2
Vacaville, California 95688
(707) 449-5675 • TTY (707) 449-5680

«Date»

«First_Name» «MI» «Last_Name»
«Street_Address_» «Apt»
«City» «State» «Zip_»

Dear Sir or Madam,

The Vacaville Housing Authority (VHA) found out about an incident that might affect the security of your personal information. In this letter, the VHA is telling you about the incident, telling you what we have done after we found out about the incident, and giving you information on what you can do to protect against identity theft and fraud.

What happened? On Monday, August 24, 2015, a VHA employee accidentally sent an email with a file that had your name and social security number to one person. The person who received the email was not authorized to view the information it contained, but she contacted us right away on August 25, 2015, to let us know what had happened. That person told the VHA that she deleted the email from her email inbox. The VHA immediately reported this incident to local police. The police spoke with the person and they made sure the email from the VHA was permanently deleted from her email inbox. The VHA is not aware of anyone using your personal information without your permission because of this incident.

What has the VHA done? Keeping your personal information private and safe is very important to the VHA. We reported the incident to local police, and we will report the incident to the California Attorney General's Office and the Federal Housing and Urban Development Department (HUD). Also, we are giving you this notice. We are also giving you information on how to protect against identity theft and fraud, and access to 12 months of free credit monitoring and identity theft protection services with Kroll.

What Can You Do? You can enroll to receive the free credit monitoring and identity theft protection services we are offering to you. You can read the attached Privacy Safeguards Information on the next page. That information is about how to protect against identity theft and fraud and gives you instructions on how to sign up for the free credit monitoring and identity restoration services. If you have any questions about this incident, you can call the VHA at (707) 449-5675 and press 0, between 8:30am-5:00pm, Monday through Friday.

The VHA apologizes for any inconvenience this incident may cause and wants you to know that the VHA takes actions to protect your personal information. We are carefully reviewing information security practices and procedures so we can stop incidents like this one from happening again.

Sincerely,

Dolores Munoz

Dolores Munoz
Housing Officer

PRIVACY SAFEGUARDS INFORMATION

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide **identity theft protection at no cost to you for 12 months**. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data.

To Enroll:

Visit: <https://krollbreach.idmonitoringservice.com> and follow the online instructions to take advantage of your Identity Theft Protection Services.

Membership Number: «Member_ID»

Your Essential Monitoring identity theft protection services include:

- **Consultation and Restoration Services:** You have unlimited access to consultation with a dedicated licensed investigator. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more ... to resolve it.
- **Credit Monitoring through TransUnion:** Credit monitoring can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.
- **Web Watcher** - Monitors internet sites where criminals buy, sell and trade personal identity information, looking for matches of SSN, Credit/Debit Card Numbers, e-mails, Phone numbers, bank account and routing number, and medical identification number. Monitoring is provided, and the Member is promptly notified if evidence of their identity information being traded or sold.
- **Public Persona** - Monitors and notifies when unauthorized names, aliases and addresses become associated with an individual's Name and Date of Birth. Public Persona monitors public records in all 50 States and includes; real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/court proceedings, bankruptcies, liens and judgments. If new information is found tied to the monitored identity, an alert will be generated showing the details of the event.
- **Quick Cash Scan** - Monitors 21,000 online, rent-to-own, and payday lender storefronts for unauthorized activity. An initial report is provided and monitoring is provided monthly. An alert will be generated when new loans or inquiries are detected.
- **\$1 Million 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 carrier provides coverage for up to USD \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier, subject to the terms, limits and/or exclusions of the policy.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Please note krollbreach.idMonitoringService.com is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

You may also take action directly to further protect against possible identity theft or financial loss. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports and explanation of benefits forms 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 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

Experian
P.O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
800-680-7289
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, list 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)
w.equifax.com/help/credit-freeze/en

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.htm

TransUnion Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92834
Fraud Division
800-680-7289
www.transunion.com/freeze

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. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/idtheft, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General.