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SAMPLE A. SAMPLE - L01 ADULT

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ANYTOWN, ST 12345-6789

**Comissioners** 

Keith E. Bell, Chair Howard A. Denis, Vice Chair Fausto R. Bayonet T. Eloise Foster Chris Lawson

**General Manager** 

Carla A. Reid

July 26, 2021

## Dear Sample A. Sample:

We are writing to inform you, as a [EXTRA1] of WSSC Water, of a recent security event at WSSC Water that may affect the privacy of some of your personal information. While we have no evidence at this time that your information has been publicly disclosed or misused, we are providing you with details about the event, our response to it, and resources available to you to help protect your information. This letter also provides important information about credit and fraud monitoring services, as well as identity theft insurance, at no cost. Enrollment instructions can be found in the following pages.

What Happened? On May 24, 2021, our IT department discovered a ransomware virus beginning to infect our business systems. The virus was successfully halted and removed within hours. WSSC Water is fully operational, and the incident did not impact water or wastewater service or quality, and impacted business systems were restored to full operation within days. As we have continued to investigate this matter, it appears that files on our network were accessed by an unauthorized individual prior to the attack, including files containing your information. The WSSC Federal Credit Union, while located in the WSSC Water headquarters building in Laurel, Md., is a separate entity with their own IT system, so the security event could not have affected the Credit Union's computer systems.

What Information Was Involved? The information that was impacted by this event includes your name, [EXTRA2]. Again, we have no indication at this time that your information was publicly disclosed or subject to actual or attempted misuse as a result of this incident; however, in an abundance of caution, we are providing this notification, and offering you five (5) years of credit monitoring with \$1,000,000 in identity theft insurance at no cost to you.



What We Are Doing. As stated above, we are offering you and every potentially impacted individual five (5) years of credit and identity monitoring with \$1,000,000 in identity theft insurance at no cost to you. Upon learning of this incident, WSSC Water moved quickly to secure our systems and to conduct a comprehensive investigation, as well as to report this incident to the FBI and Maryland Attorney General. As part of our ongoing commitment to the privacy of personal information in our care, we are reviewing our policies, procedures, and processes related to storage of and access to personal information. This investigation and response include confirming the security of WSSC Water's systems, reviewing the contents of relevant data for sensitive information, and notifying impacted individuals associated with that sensitive information. We also will cooperate with any investigation by law enforcement.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and monitor your free credit reports for suspicious activity and to detect errors. Please also review the information contained in the attached "Steps You Can Take to Protect Personal Information."

We encourage you to enroll to receive the five (5) years of complimentary credit monitoring and identity theft protection services being provided by WSSC Water. WSSC Water will cover the cost of this service; however, you will need to enroll yourself in this service as we are unable to do so on your behalf.

**For More Information.** We understand you may have questions that are not addressed in this letter. If you have additional questions, or need assistance, please call (855) 797-1270, Monday through Friday from 9 a.m. to 11 p.m. and Saturday and Sunday from 11 a.m. to 8 p.m., Eastern Time, excluding U.S. major holidays. You may also contact WSSC Water by mail at 14501 Sweitzer Ln, Laurel, MD 20707.

We sincerely regret any inconvenience this incident may have caused.

Sincerely,

CARLA A. REID General Manager/CEO

#### STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### **Enroll in Credit Monitoring**

To help protect your identity, we are offering a complimentary ENROLLLENGTH-month membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides you with superior identity protection and resolution of identity theft, which will be extended for a total of five (5) years following your enrollment at no cost to you. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by: October 31, 2021 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <a href="https://www.experianidworks.com/credit">https://www.experianidworks.com/credit</a>
- Provide your activation code:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (855) 797-1270 by October 31, 2021. Be prepared to provide engagement number as proof of eligibility for the identity restoration services by Experian.

# ADDITIONAL DETAILS REGARDING YOUR ENROLLLENGTH-MONTH 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 agents are immediately available to help you address credit
  and non-credit related fraud.
- Experian IdentityWorks ExtendCARE<sup>TM</sup>: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance\*\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (855) 797-1270. 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 (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 Identity Restoration support is available to you for ENROLLLENGTH months 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 <a href="https://www.ExperianIDWorks.com/restoration">www.ExperianIDWorks.com/restoration</a>. You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at (855) 797-1270.

### **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 <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> 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 credit freeze, you will need to provide the following information:

- 1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 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, etc.); 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.

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/cred	https://www.experian.com/hel	https://www.transunion.com/credi
it-report-services/	p/	t-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069	Experian Fraud Alert, P.O.	TransUnion Fraud Alert, P.O. Box
Atlanta, GA 30348-5069	Box 9554, Allen, TX 75013	2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788	Experian Credit Freeze, P.O.	TransUnion Credit Freeze, P.O.
Atlanta, GA 30348-5788	Box 9554, Allen, TX 75013	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; <a href="www.identitytheft.gov">www.identitytheft.gov</a>; 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.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <a href="www.oag.state.md.us">www.oag.state.md.us</a>. WSSC Water is located at 14501 Sweitzer Ln, Laurel, MD 20707.