

**Office of the City Treasurer, PO Box 969 Rutland, VT 05702, 802-773-1800**

September 14, 2009

Dear \_\_\_\_\_:

This letter is to inform you that personally identifiable information about you may have been viewed by individuals who should not have access to such information. Specifically, your account name (or last name), bank routing number and bank account number may have been viewed. The information is less than what is available on a personal check as it does not include full name, or other identifying information, nor check numbers.

This information for a group of 314 tax payers was inadvertently placed on Treasurer's Office section the City website for a brief period of time. During that time 3 unique visitors accessed that portion of the City website. When this was discovered the information was immediately removed, and additional precautions have been developed to ensure this exposure cannot occur again. There are no facts at this time to suggest that your information was used in an inappropriate manner. However, in an abundance of caution, please be aware that such viewing may have occurred.

*Below is a check list of suggestions of how you can best protect yourself:*

**1. Review your bank account statements** over the next twelve to twenty-four months and immediately report any suspicious activity to your bank or credit union.

**2. Monitor your credit reports** with the major credit reporting agencies.

**Equifax**

1-800-685-1111

P.O. Box 740241, Atlanta, GA 30374-0241

[www.equifax.com](http://www.equifax.com)

**Experian**

1-888-397-3742

P.O. Box 2104, Allen, TX 75013

[www.experian.com](http://www.experian.com)

**TransUnion**

1-800-916-8800

P.O. Box 2000, Chester PA 19022

[www.transunion.com](http://www.transunion.com)

Under Vermont law, you are entitled to a free copy of your credit report from those agencies every twelve months.

Call the credit reporting agency at the telephone number on the report if you find:

- Accounts you did not open.
- Inquiries from creditors that you did not initiate.
- Inaccurate personal information, such as home address and Social Security number.

3. If you do find suspicious activity on your credit reports or other account statements, call your local police or sheriff's office and **file a report of identity theft**. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records, and also to access some services that are free to identity theft victims.

4. If you find suspicious activity on your credit reports or on your other account statements, **consider placing a fraud alert** on your credit files so creditors will contact you before opening new accounts. Call any one of the three credit reporting agencies at the number below to place fraud alerts with all of the agencies.

Equifax 800-525-6285

Experian 888-397-3742

TransUnion 800-680-7289

5. If you find suspicious activity on your credit reports or on your other account statements, **consider placing a security freeze** on your credit report so that the credit reporting agencies will not release information about your credit without your express authorization. A security freeze may cause delay should you wish to obtain credit and may cost some money to get or remove, but it does provide extra protection against an identity thief obtaining credit in your name without your knowledge. If you have Internet access and would like to learn more about how to place a security freeze on your credit report, please visit the Vermont Attorney General's website at: <http://www.atg.state.vt.us/issues/consumer-protection/identity-theft.php>

You may also get information about security freezes by contact the credit bureaus at the following addresses:

**Equifax:** [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

**Experian:** [http://www.experian.com/consumer/security\\_freeze.html](http://www.experian.com/consumer/security_freeze.html)

**TransUnion:**

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

If you do not have Internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

6. Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you **check your credit report** for the next two years. Just call one of the numbers in paragraph 2 above to order your reports or to keep a fraud alert in place.

Helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report is available on the Vermont Attorney General's website at <http://www.atg.state.vt.us>

Another helpful source is the Federal Trade Commission website, available at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

If there is anything else we can do to assist you please call the City of Rutland at the number below.

Sincerely,

**Treasurer Wendy Wilton**

802-773-1800 x231