

<<ADDRESS>>

<<DATE>>

Dear <<Name>>:

We are writing to notify you that North Adams Housing Authority (“NAHA”) experienced a data incident (“Incident”) that may have involved the access and acquisition of your personal information. In this letter, we describe what happened, how we are handling the Incident, and who you can contact with questions.

On July 23, 2024, NAHA learned it was the victim of a phishing email that impacted an employee email account. We promptly took steps to investigate and remediate the incident. Based on our investigation, the Incident appears to have begun on or about July 18, 2024 and ended on July 23, 2024. As part of our investigation, we worked diligently to determine whether any personally identifiable information contained in the email account may have been impacted. We have concluded that your name, Social Security number, bank account number, and dental/vision/health insurance policy information (e.g., policy number, member ID, group number) may have been impacted.

At this time, we have no evidence that your information has been used for fraud. However, we have included resources and information on safeguarding personal information at the end of this letter.

We apologize for any concern this Incident may cause you. NAHA recognizes the importance of safeguarding your personal information and we will continue to review and update our safeguards to minimize the risk of a similar incident occurring in the future.

If you have any questions, please call us at 844-218-4463.

Sincerely,

Jennifer Hohn, Executive Director

North Adams Housing Authority

Additional Information and Resources To Help Protect Personal Information

Order your free annual credit reports

Visit www.annualcreditreport.com or call 877-322-8228 to order your free annual credit reports. Once you receive your credit reports, review them for discrepancies, identify any accounts you did not open, or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice any incorrect information, contact the credit reporting company.

Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating any credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian’s or Equifax’s website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact all the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

To place a security freeze on your credit report, you send a written request by regular, certified or overnight mail to the three credit reporting agencies. You may also place a security freeze through each of the consumer reporting agencies' websites or over the phone. In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for request made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, through their website, or by phone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit

bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

Contact your local law enforcement, your state attorney general, or the Federal Trade Commission if you suspect or know that you are the victim of identity theft.

You have the right to file a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you may need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items.

You can also contact the Fraud Department of the FTC. The Fraud Department will collect your information and make it available to law enforcement agencies.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue
NW Washington, DC 20580
(877) 438-4338

Obtain additional information about identity theft.

Obtain consumer assistance and educational materials on identity theft, privacy issues, and avoiding identity theft from the Federal Trade Commission (“FTC”) at www.ftc.gov, www.consumer.gov/idtheft, or by calling (877) 438-4338.