



Return Mail to IDX:  
 10300 SW Greenburg Rd.  
 Suite 570  
 Portland, OR 97223

To Enroll, Please Call:  
 1-833-903-3648  
 Or Visit:  
<https://app.idx.us/account-creation/protect>  
 Enrollment Code: <<XXXXXXXXXX>>

To the Parent or Guardian of:  
 <<First Name>> <<Last Name>>  
 <<Address1>> <<Address2>>  
 <<City>>, <<State>> <<Zip>>

September 29, 2022

Subject: Notice of Data <<Variable Text 1: Breach or Security Incident>>

Dear Parent or Guardian of <<First Name>> <<Last Name>>,

I am writing to inform you of a recent data security incident experienced by Bend FC Timbers that may have affected your child’s personal information. Bend FC Timbers takes the privacy and security of all personal information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your child’s personal information.

**What Happened?** In August 2021, Bend FC Timbers discovered that former employees were in possession of accounts and devices owned by the organization. In response, Bend FC Timbers promptly initiated a civil lawsuit and launched an investigation. In so doing, Bend FC Timbers engaged independent digital forensics and incident response experts to determine what information may have been acquired without authorization as a result. Bend FC Timbers recently learned that your child’s personal information may have been impacted in connection with the incident. Out of an abundance of caution, and in order to comply with state law reporting requirements, we are informing you of the incident.

Please note that you may receive multiple letters if more than one of your family member’s information was impacted by this incident.

**What Information Was Involved?** The information potentially impacted in connection with this incident included your child’s name as well as your child’s <<Variable Text 2: Potentially Impacted Data Sets>>.

**What Are We Doing?** As soon as Bend FC Timbers discovered this incident, Bend FC Timbers took the steps described above. In addition, Bend FC Timbers implemented measures to enhance the security of its digital environment in an effort to minimize the risk of a similar incident occurring in the future.

Bend FC Timbers is providing you with information about steps that you can take to help protect your child’s personal information and is offering complimentary identity protection services through IDX – a data breach and recovery services expert. These services include <<Variable Text 3: 12/24>> months of dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services.

The deadline to enroll in these services is December 29, 2022. With this protection, IDX will help to resolve issues if your child’s identity is compromised.

**What You Can Do:** You can follow the recommendations on the following page to help protect your child’s personal information. Bend FC Timbers also encourages you to enroll your child in the complementary services being offered to you through IDX by using the enrollment code provided above.

**For More Information:** Further information about how to protect your child's personal information appears on the following page. If you have questions or need assistance, please call IDX at 1-833-903-3648 from 6:00 A.M. to 6:00 P.M. Pacific Time, Monday through Friday (excluding holidays). IDX call center representatives are fully versed on this incident and can answer any questions that you may have.

Please accept our sincere apologies and know that Bend FC Timbers takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,  
Bend FC Timbers  
145 NE Revere Ave #6a  
Bend, OR 97701

## Steps You Can Take to Protect Your Child's Information

**Review Any Account Statements and Notify Law Enforcement of Suspicious Activity:** As a precautionary measure, we recommend that you remain vigilant and review statements from your child's accounts closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the "FTC").

**Personal Information of a Minor:** You can request that each of the three national consumer reporting agencies perform a manual search for a minor's Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card, and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the consumer reporting agency. You can also report any misuse of a minor's information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit the FTC website: <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>. Contact information for the three national credit reporting agencies is below.

**Security Freeze:** You may place a free credit freeze for minors under age 16. By placing a security freeze, someone who fraudulently acquires the minor's personal identifying information will not be able to use that information to open new accounts or borrow money in their name. You will need to contact the 3 national credit reporting bureaus listed below to place the freeze. Keep in mind that when you place the freeze, the minor will not be able to borrow money, obtain instant credit, or get a new credit card until the freeze is temporarily lifted or permanently removed. You must separately place a security freeze on the minor's credit file with each credit reporting agency. There is no charge to place, lift, or remove a security freeze on the minor's credit files. In order to place a security freeze, you may be required to provide the credit reporting agency with information that identifies you and/or the minor, including birth or adoption certificate, Social Security card, and government issued identification card.

### **Equifax**

P.O. Box 105788  
Atlanta, GA 30348  
1-888-378-4329  
[www.equifax.com](http://www.equifax.com)

### **Experian**

P.O. Box 9532  
Allen, TX 75013  
1-800-831-5614  
[www.experian.com](http://www.experian.com)

### **TransUnion**

P.O. Box 1000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**Fraud Alert:** You may want to consider placing a fraud alert on the minor's credit report. An initial fraud alert is free and will stay on the minor's credit file for at least one year. The alert informs creditors of possible fraudulent activity within the minor's report and requests that the creditor contact you prior to establishing any accounts in the minor's name. To place a fraud alert on the minor's credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

### **Federal Trade Commission**

600 Pennsylvania Ave, NW  
Washington, DC 20580  
[consumer.ftc.gov](http://consumer.ftc.gov)  
1-877-438-4338

### **Maryland Attorney General**

St. Paul Plaza  
200 St. Paul Place  
Baltimore, MD 21202  
[marylandattorneygeneral.gov](http://marylandattorneygeneral.gov)  
1-888-743-0023

### **New York Attorney General**

Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
[ag.ny.gov](http://ag.ny.gov)  
1-212-416-8433 / 1-800-771-7755

**North Carolina Attorney General**  
9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

**Rhode Island Attorney General**  
150 South Main Street  
Providence, RI 02903  
[riag.ri.gov](http://riag.ri.gov)  
1-401-274-4400

**Washington D.C. Attorney General**  
400 S 6th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** These rights include to know what is in the minor's file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf).