



State of Vermont
Department of Labor
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September 13, 2023

CLAIMANT NAME
 CLAIMANT ADDRESS1
 CLAIMANT ADDRESS2
 CITY, STATE, ZIP

Credit Monitoring Enrollment
 To Enroll, Please Visit:
<https://app.idx.us/account-creation/protect>
 Enrollment Code: <<XXXXXXXXXX>>
 Enrollment Deadline: <<Date>>

Re: Incident Notification

Dear<<First Name>>:

The Vermont Department of Labor (VDOL) is sending you this letter because some of your data may have been accessed by an unknown individual on the VDOL website. This letter explains what happened, what we are doing about it, how you can enroll in the credit monitoring service we have arranged for you, and other steps that you can take.

You previously uploaded documents to the VDOL through a webform on our website. A third-party vendor recently upgraded our website, and as a result of an issue with that upgrade, visitors who used the search function on our website could have received search results that included your documents. We reviewed our records and determined that some of your documents were accessed on or about August 9th, 2023 by one or more users we could not identify.

Upon learning of the issue on Aug 15th, 2023, the Agency of Digital Services and the Vermont Department of Labor immediately removed your document(s), corrected the website misconfiguration, and conducted a thorough review of the documents that had been accessed. Those documents consisted of <<document types>>. They contained your name and <<variable text>>.

The State of Vermont takes the protection of your information very seriously and wanted to let you know that this had occurred. We have arranged for you to receive credit monitoring and identity theft protection services through the company IDX at no cost to you. These identity protection services include one year of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity recovery services, should you choose to enroll. These services are completely free to you, and enrolling in this program will not hurt your credit score.

For more information on IDX's services, including instructions on how to activate your complimentary one-year membership, please visit <https://app.idx.us/account-creation/protect> or call 1-800-939-4170 and use the Enrollment Code provided above. Please note the deadline to enroll is February 1, 2024.



We have also included with this letter a list of suggestions for how you can best protect yourself against the risk of identity theft. These will prove useful regardless of whether you also choose to enroll in the free credit monitoring and identity protection services described above.

We apologize for the trouble may have caused and are working with our web hosting vendor to mitigate the chance of something similar occurring in the future. If you have any questions, please contact <<name>> at <<telephone number>> between <<time>> a.m. and <<time>> p.m., Eastern Time.

Sincerely,

Michael Harrington
Commissioner
Vermont Department of Labor

Denise Reilly-Hughes
Secretary
Vermont Agency of Digital Services



ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity for the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.



How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

