The St. Lucie County Tax Collector's Office c/o Cyberscout 1 Keystone Ave., Unit 700 Cherry Hill, NJ 08003 DB08304B 19-3



April 10, 2024

# NOTICE OF DATA SECURITY INCIDENT

#### Dear Name:

The St. Lucie County Tax Collector's Office ("SLCTC") writes to inform you of an event that may affect the security of your personal information. This letter provides details of the event, our response, and resources available to you to help protect your personal information from possible misuse, should you feel it is appropriate to do so.

What Happened. On October 27, 2023, SLCTC became aware of unusual activity on our network. We immediately took steps to secure our systems and initiated an investigation into the nature and scope of the activity with the assistance of third-party forensic specialists. The investigation determined that our network was subject to unauthorized access between October 16, 2023, and October 27, 2023, and that certain files were acquired by an unknown actor while on the network. In response, we undertook a comprehensive review of the files determined to be at risk to assess what information was stored therein and to whom that information pertained. We completed an initial review of this data in November 2023, while also continuing to engage additional resources to determine the full extent of data potentially at risk. During this continued review, we discovered an additional set of files that could have been subject to unauthorized access. On February 23, 2024, we determined that information related to you was contained in the files determined to be at risk.

**What Information Was Involved?** The information impacted by this event may include your name and Social Security number.

What We Are Doing. We take this event and the security of information in our care seriously. Upon discovering the unusual activity, we took steps to mitigate and investigate the activity. We also reported the event to law enforcement and implemented additional safeguards related to data privacy and security.

As an added precaution, we are also offering you access to complimentary credit monitoring and identity restoration services for twelve (12) months through TransUnion. Please review the attached *Steps You Can Take to Protect Your Personal Information* for instructions regarding how to enroll and for additional information regarding these services. Please note you will need to enroll yourself in these services if you wish to do so, as we are not able to activate the services on your behalf.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. Additional information may be found in the attached *Steps You Can Take to Protect Personal Information*.

**For More Information.** If you have questions, you can call our dedicated TransUnion assistance line at 1-833-961-6415 which is available Monday through Friday between the hours of 8:00 a.m. and 8:00 p.m. Eastern Time, excluding major U.S. holidays. You can also write to us at St. Lucie County Tax Collector's Office, P.O. Box 308, Ft. Pierce, FL 34954.

Sincerely,

Chris Craft

St. Lucie County Tax Collector

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

# **Enroll in Monitoring Services**

To enroll in Credit Monitoring services at no charge, please log on to https://secure.identityforce.com/benefit/slctc and follow the instructions provided. When prompted please provide the following unique code to receive services: A62OZHWC53

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

# **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 a free credit report, visit <a href="https://www.annualcreditreport.com">www.annualcreditreport.com</a> or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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.);
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

| Equifax                              | Experian                         | TransUnion                   |
|--------------------------------------|----------------------------------|------------------------------|
| https://www.equifax.com/personal/    | https://www.experian.com/help/   | https://www.transunion.com/  |
| credit-report-services/              |                                  | credit-help                  |
| 1-888-298-0045                       | 1-888-397-3742                   | 1-800-916-8800               |
| Equifax Fraud Alert, P.O. Box 105069 | Experian Fraud Alert, P.O. Box   | TransUnion Fraud Alert, P.O. |
| Atlanta, GA 30348-5069               | 9554, Allen, TX 75013            | Box 2000, Chester, PA 19016  |
| Equifax Credit Freeze, P.O. Box      | Experian Credit Freeze, P.O. Box | TransUnion Credit Freeze,    |
| 105788 Atlanta, GA 30348-5788        | 9554, Allen, TX 75013            | P.O. Box 160, Woodlyn, PA    |
|                                      |                                  | 19094                        |

# **Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504\_cfpb\_summary\_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There is approximately 1 Rhode Island resident that may be impacted by this event.