

Borough Letterhead

<<Name 1>>

<<Address 1>>

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<<City>><<State>><<Zip>>

<<Date>>

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RE: Notice of Data Security Incident

Dear <<Name >>:

The Borough of Beach Haven, New Jersey (“the Borough”) is writing to notify you of a recent data security incident that may impact the security of your personal information. This notice is being provided in follow-up to the letter we mailed you on January 25, 2019, and to advise you of our investigation, the steps we are taking in response to this incident, and steps you can take to protect your personal information, should you feel it is appropriate to do so.

What Happened? On January 25, 2019, the Borough discovered an inadvertent disclosure of employees’ personal information that was published on the OPRA Machine website (<https://opramachine.com>). The personal information at issue was contained in a document produced in response to an Open Public Records Act (OPRA) request on January 15, 2019, with which we are required to comply by law. Upon discovering the inadvertent disclosure, the Borough immediately took steps to ensure that the information was secured and could no longer be accessed. Through the internal investigation, the Borough determined the employees’ personal information should have been redacted prior to providing the document in response to the OPRA request. Although we have no indication that any employee personal information was stolen or subject to misuse in relation to this issue, we are letting you know in an abundance of caution.

What Information Was Involved? The information that was inadvertently published on the website included your name and Social Security number.

What We Are Doing. We take the security of personal information in our care very seriously. We are implementing additional safeguards to ensure this issue does not occur again. As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-877-676-0379 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Fraud Alerts with Credit Monitoring: This service offers the ability to set, renew, and remove 1-year fraud alerts on your credit file to help protect you from credit

fraud. In addition, it provides credit monitoring services, a once annual credit score and credit report, and a \$1 million identity theft insurance policy. To enroll in this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com using the following redemption code: {RedemptionCode}.

Please note: Following enrollment, additional steps are required by you in order to activate your phone alerts and fraud alerts, and to pull your credit score and credit file. Additional steps may be required in order to activate your monitoring options.

What You Can Do. You can enroll to receive the free credit monitoring and identity restoration services. You can also review the enclosed “Steps You Can Take to Protect Against Identity Theft and Fraud.”

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, or need assistance please call Sherry Mason at 609-492-0111, ext. 216.

We apologize for this incident and regret any concern or inconvenience this has caused you.

Sincerely,

Sherry Mason, RMC, CMR, CMC
Municipal Clerk
The Borough of Beach Haven, New Jersey

Steps You Can Take to Protect Against Identity Theft and Fraud

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion P.O. Box 2000 Chester, PA 19016 1-888-909-8872 www.transunion.com/credit-freeze	Equifax PO Box 105788 Atlanta, GA 30348-5788 1-800-685-1111 www.equifax.com/personal/credit-report-services
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As an alternative to a security freeze, you have the right to place an initial or extended “fraud alert” on your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com/fraud/center.html	TransUnion P.O. Box 2000 Chester, PA 19106 1-800-680-7289 www.transunion.com/fraud-victim-resource/place-fraud-alert	Equifax P.O. Box 105069 Atlanta, GA 30348 1-888-766-0008 www.equifax.com/personal/credit-report-services
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You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement. This notice has not been delayed by law enforcement.

For Maryland residents, the Attorney General can be reached at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us.

For North Carolina residents, the Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400; and online at www.ncdoj.gov.