CITY OF BEND

710 NW Wall St.
Bend, OR 97703

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

RE: Notice of Data Security Incident

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

This letter is to inform you of a data security incident that may have involved some of your personal information. At the City of Bend (the "City"), we take the privacy and security of our customers' information seriously. In addition to informing you about steps you can take to help protect your personal information, we are offering you one year of complimentary credit and identity monitoring services.

What Happened? We recently learned of a potential data security incident involving our credit and debit card payment portal, Click2Gov, which is owned and operated by a third-party vendor. The City uses the Click2Gov payment portal to allow customers to pay bills for utilities online. On December 16, 2019, the vendor informed us that unauthorized individuals could have obtained credit and debit card information submitted through the Click2Gov payment portal between August 30, 2019 and October 14, 2019. Upon learning this information, we launched an investigation, which included communicating with the vendor and a digital forensics firm it had retained.

What Information Was Involved? The information involved may have included names, payment card numbers, payment card types, security codes, expiration dates, and billing address information. Other personal information, such as Social Security numbers or government-issued identification numbers, was not affected by this incident.

What Are We Doing? As soon as we were informed of the incident, we communicated with the vendor, who confirmed that the portal was secure. We also notified the City of Bend Police Department and the Federal Bureau of Investigation and will offer whatever assistance is needed to hold the perpetrators accountable. In addition, we reported the incident to the major credit card brands. We now are notifying you of the incident and informing you of steps you can take to help protect your personal information, including enrolling in the complimentary one year of credit and identity monitoring services.

What You Can Do: You can follow the recommendations included with this letter to help protect your personal information, including activating the complimentary one year of credit and identity monitoring services that we are offering. To activate the free services please visit **krollbreach.idMonitoringService.com** and use the following membership number: **<<Member ID>>**. The specific services include Single Bureau Credit Monitoring, Fraud Consultation, and Identity Theft Restoration services. Additional information about these services may be found at the aforementioned website. Please note you must activate by April 13, 2020. To receive credit monitoring services, you must be over the age of 18, and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

For More Information: If you have any questions about this letter, please call 1-844-987-1209, 8:00 a.m. to 5:00 p.m. Pacific Time. The City also has a dedicated webpage with frequently asked questions and information about this incident, accessible at **www.bendoregon.gov/data-advisory**. You also may consult the resources included on the following page, which provides additional information about helping protect your personal information.

We understand the worry and inconvenience that incidents like this can cause. We encourage you to take advantage of these resources, and to contact us at the number above with any questions.

Sincerely,

Stephanie Betteridge
Chief Innovation Officer
City of Bend

Steps You Can Take to Help Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports 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 also should 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 (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting http://www.annualcreditreport.com/, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print this form at https://www.annualcreditreport.com/cra/requestformfinal.pdf. You also can contact one of the following three national credit reporting agencies:

TransUnion	**Experian**	**Equifax**	**Free Annual Report**
P.O. Box 1000	P.O. Box 9532	P.O. Box 740241	P.O. Box 105281
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30374	Atlanta, GA 30348
1-800-916-8800	1-888-397-3742	1-888-298-0045	1-877-322-8228
www.transunion.com	www.experian.com	www.equifax.com	annualcreditreport.com

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

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

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. Residents of Maryland, North Carolina, and Rhode Island can obtain more information from their Attorneys General using the contact information below.

Federal Trade Commission	**Maryland Attorney General**	**North Carolina Attorney General**	**Rhode Island Attorney General**
600 Pennsylvania Ave, NW	200 St. Paul Place	9001 Mail Service Center	150 South Main Street
Washington, DC 20580	Baltimore, MD 21202	Raleigh, NC 27699	Providence, RI 02903
consumer.ftc.gov, and	oag.state.md.us	ncdoj.gov	http://www.riag.ri.gov
www.ftc.gov/idtheft	1-888-743-0023	1-877-566-7226	401-274-4400
1-877-438-4338			

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