

September 24, 2008

Dear [REDACTED]

This letter is to inform you that sensitive personally identifiable information ("PII") about you may have been viewed by individuals who should not have had access to such information. Specifically, your name, address, date of birth, driver's license number, and Social Security number may have been viewed. Please understand that this matter is currently under investigation by law enforcement, thus, a law enforcement agency may be in contact with you for additional details and information. There are no facts at this time to suggest that your information was used in an inappropriate manner. Nevertheless, in an abundance of caution, please be aware that such viewing of your information may have occurred.

What Information May Have Been Viewed, For What Purpose, When and By Whom?

The City of Coral Springs contracts with a data services provider in order to provide it with access to personally identifiable information of consumers for legally permissible purposes, such as law enforcement and provision of other essential government services. Upon discovery of unusual account activity on its account with the data services provider, the City of Coral Springs contacted the data services provider and law enforcement. The City of Coral Springs discovered one of its identification numbers and passwords to access the database of the data services provider had been compromised. Use of the identification and password at issue were immediately terminated. You are being advised in this matter in an abundance of caution. There are no facts at this time to suggest that your information was used inappropriately.

Steps You Can Take

Information about steps that you can take to monitor your financial accounts and credit reports for unauthorized activity as well as contact information for the Federal Trade Commission, the three nationwide credit reporting companies, and other information you may find of assistance follows below.

How to Obtain Your Credit Report

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting agencies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting agencies. A credit report includes information on where you live, how you pay your bills, or whether you have filed for bankruptcy. Nationwide consumer reporting agencies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. Hence, to receive a free copy of your credit report, or to contact the credit reporting agencies to notify them of any accounts or charges you did not authorize, they can be reached as follows: (1) Equifax, P.O. Box 740256, Atlanta, GA 30374; (800) 525-6285; www.equifax.com; (2) TransUnion, P.O. Box 2000, Chester, PA 19022; (800) 888-4213; www.transunion.com; and (3) Experian, P.O. Box 9554, Allen, TX 75013; (888) 397-3742; www.experian.com/consumer.

You may wish to contact the nationwide credit reporting agencies to: (1) remove your name from mailing lists of pre-approved offers of credit for approximately six months; and (2) add a security alert statement to your credit file at all three national credit reporting agencies: Equifax, TransUnion and Experian. You only need to contact one of the three agencies listed above; your request will be shared electronically with the other two agencies. This security alert will remain on your credit file for 90 days. Before requesting a security alert, review all items on your credit reports for inaccuracies. Although a security alert service will warn potential creditors to take additional precautions when reviewing your credit records or applications for additional credit, be aware that it could take longer for you to obtain new credit. If you want to renew the security alerts, the three national credit reporting agencies will require you to contact each organization separately.

Check For Inaccuracies and Notify Credit Bureaus of Them

When you receive your credit reports, review them carefully. Look for inquiries you did not initiate, accounts you did not open and unexplained debts on the accounts you opened. If there are accounts or charges you did not authorize, immediately notify the appropriate credit reporting agency by telephone and in writing. You also should check to see that information such as your most recent address(es), first and last names and middle initial are correct. Errors in this information can be warning signs of possible identity theft. You should notify the credit reporting agency of all inaccuracies as soon as possible so the information can be investigated and, if found to be in error, corrected. Keep in mind, however, that inaccuracies in this information also may be due to simple mistakes. Nevertheless, if there are any inaccuracies in your reports, whether due to fraud or error, you should notify the credit reporting agency as soon as possible so the information can be investigated and, if found to be in error, corrected.

Monitor Your Credit Report

You should continue to check your credit reports frequently for the next year, to make sure no new fraudulent activity has occurred.

Report Errors and Suspicious Activity to Your Creditors As Soon As Possible

If you have discovered errors or suspicious activity on your credit report, you should consider immediately contacting any credit card companies with whom you have an account and tell them that you have received this letter. You should make sure the address they have on file is your current address and that any charges on the account were made by you. If you have not already done so, you should consider adding a personal identification number, or PIN, to your credit accounts. This will serve as an additional tool to protect your account and help the credit card company ensure they are only processing changes authorized by you.

Contact the FTC

You may wish to contact the Federal Trade Commission (FTC) at www.consumer.gov/idtheft/ or at (877) ID-THEFT (438-4338), for additional information about steps that you can take to monitor your credit reports and financial accounts and steps that you can take to avoid identity theft. Also, at www.consumer.gov/idtheft/ you may download a copy of Take Charge: Fighting Back Against Identity Theft, a comprehensive guide from the FTC to help you guard against and deal with identity theft.

Questions

You may contact our consumer hotline toll-free at (866) 315-4215 between the hours of 8 a.m. – 7 p.m. EST, Monday through Friday to help answer any questions you may have about what occurred, what assistance is available to you, and what steps you can take on your own. Additional information and support resources are available through the non-profit Identity Theft Resource Center at www.idtheftcenter.org, by calling (858) 693-7935, or via e-mail at itrc@idtheftcenter.org.

Sincerely,
City of Coral Springs