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June 3, 2021

VIA E-MAIL (DOJ-CPB@DOJ.NH.GOV)

Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Re: Incident Notification

Dear Sir or Madam:

We are writing on behalf of our client, the City of Osceola, Iowa (the “City”), to notify your office of a security incident involving a New Hampshire resident.

The City recently concluded an investigation into suspicious activity originating from one City employee’s email account. Upon discovering this activity, the City promptly secured the email account, commenced an investigation with the assistance of a cybersecurity firm, and took measures to address the incident. The investigation determined that an unauthorized individual accessed a single City employee email account at various times between February 24, 2021 and March 17, 2021. However, the investigation was unable to determine which emails or attachments the unauthorized actor may have viewed or accessed. The City reviewed the emails and attachments that could have been accessed in the account and determined, on May 11, 2021, that an email or attachment contained the name and Social Security number of one New Hampshire resident.

Beginning June 3, 2021, the City will mail a notification letter to the New Hampshire¹ resident via First-Class U.S. mail. A sample copy of the notification letter is enclosed. The City is offering the New Hampshire resident a complementary one-year membership in credit monitoring and identity theft protection services through Kroll. The City has also established a dedicated phone number where the individual may obtain more information regarding the incident.

¹This report does not waive the City’s objection that New Hampshire lacks personal jurisdiction over the City related to any claims that may arise from this incident.

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To help prevent something like this from happening in the future, the City has implemented additional safeguards to further protect personal information.

Please do not hesitate to contact me if you have any questions regarding this incident.

Sincerely,

A handwritten signature in blue ink that reads "Patrick Haggerty". The signature is written in a cursive style with a large initial "P".

Patrick H. Haggerty
Partner

Enclosure



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

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

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

The City of Osceola, Iowa is committed to protecting the information that we maintain. We are writing to inform you about an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and some steps you may consider taking in response.

We recently concluded an investigation into suspicious activity originating from one City employee's email account. Upon discovering this activity, we promptly secured the email account, commenced an investigation with the assistance of a cybersecurity firm, and took measures to address the incident. The investigation determined that an unauthorized individual accessed a single City employee email account at various times between February 24, 2021 and March 17, 2021. However, the investigation was unable to determine which emails or attachments the unauthorized actor may have viewed or accessed. We reviewed the emails and attachments that could have been accessed in the account and determined, on May 11, that an email or attachment contained your <<b2b_text_1(ImpactedData)>>.

Although, to date, we have no evidence that your information has been misused, we assure you that we take this incident very seriously and encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. If you see charges or activity you did not authorize, we suggest that you contact your financial institution immediately. As a precaution, we are offering you a complimentary one-year membership of Kroll's identity monitoring services. This product includes Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

*You have until **August 31, 2021** to activate your identity monitoring services.*

Membership Number: <<Member ID>>

For more information on identity theft prevention, including information about your complimentary one-year membership as well as some additional steps you can take to help protect yourself, please see the additional information provided with this letter.

We sincerely regret any inconvenience caused by this incident. To help prevent something like this from happening in the future, we have implemented additional safeguards to further protect personal information. If you have any questions, please call 1-855-537-2113 from Monday through Friday between the hours of 8:00 am to 5:30 pm Central Time.

Sincerely,

Ty Wheeler
City Administrator



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you will receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You will receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit 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.

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. 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.ftc.gov/idtheft

Fraud Alerts and Credit or Security Freezes:

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.

The City of Osceola, Iowa Administration Building is located at 115 N Fillmore St., Osceola, Iowa 50213. It's phone number is (641) 342-2377.