

# MUNCIE

August 8, 2024



Dear

We are writing to inform you of a data privacy incident experienced by the City of Muncie ("Muncie") that involved your information described below. While we have no evidence of attempted or actual misuse of your information as a result of this incident, we are providing you with information about the incident, our response, and steps you can take to help protect your information, should you feel it appropriate to do so.

**What Happened:** On July 12, 2024, we discovered that certain W2 documents had been inadvertently emailed to an unintended recipient due to a sophisticated social engineering scheme. As a result, your W2 information may have been subject to unauthorized access. Upon discovery, we immediately worked with law enforcement and conducted a thorough investigation to determine the full scope and nature of the incident. Following the investigation, we undertook a comprehensive review to determine whose W2 document may have been impacted. This review process was completed on July 15, 2024. While we have no reason to believe that this information has been or will be misused, we are providing you with notification in an abundance of caution.

**What Information Was Involved:** The information believed to be at risk includes your first and last name, in combination with a Social Security number.

**What We Are Doing:** Upon discovery, we immediately worked with law enforcement and conducted an investigation into this matter. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, an online identity monitoring service for 12 months provided by Kroll. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary identity monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

**What You Can Do:** We recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. Additionally, you can activate the complimentary identity monitoring service we are making available to you. You can also review the enclosed "Steps You Can Take to Help Protect Your Information" for additional resources.

**For More Information:** Should you have additional questions or concerns regarding this matter, please do not hesitate to contact our dedicated call center agents at (866) 997-1978 during 8:00 a.m. to 5:30 p.m. Central Time, Monday through Friday, excluding major U.S. holidays. You may also write to us at 300 N High Street, Muncie, IN 47305.

We take the privacy and security of the information in our care seriously, and sincerely regret any worry or inconvenience this incident may cause you and your family.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Ridenour".

Dan Ridenour  
Mayor

## **STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION**

### **Activate Identity Monitoring Services**

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

You have until November 7, 2024 to activate your identity monitoring services.

Membership Number:

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](http://info.krollmonitoring.com).

### **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

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

#### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—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.

#### **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.

You can sign up for the online identity monitoring service anytime between now and **November 7, 2024**. Due to privacy laws, we cannot register you directly. Activating this service will not affect your credit score.

## **ADDITIONAL ACTIONS TO HELP PROTECT YOUR INFORMATION**

### **Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit 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 credit freeze 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 credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

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

<b>TransUnion</b> 1-800-680-7289 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> 1-888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> 1-888-298-0045 <a href="http://www.equifax.com">www.equifax.com</a>
<b>TransUnion Fraud Alert</b> P.O. Box 2000 Chester, PA 19016-2000	<b>Experian Fraud Alert</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Fraud Alert</b> P.O. Box 105069 Atlanta, GA 30348-5069
<b>TransUnion Credit Freeze</b> P.O. Box 160 Woodlyn, PA 19094	<b>Experian Credit Freeze</b> P.O. Box 9554 Allen, TX 75013	<b>Equifax Credit Freeze</b> P.O. Box 105788 Atlanta, GA 30348-5788

#### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, the Indiana Attorney General, and the FTC. This notice has not been delayed by law enforcement.