

Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336

<<Mail ID>> <<Name 1>> <<Address 1>> <<Address 2>> <<Address 3>> <<Address 4>> <<Address 5>> <<City>><<State>><<Zip>>

<<Date>>

### **Notice of Data Breach**

Dear <</Name 1>>:

The City of Bakersfield ("The City") values the relationship we have with our customers and understands the importance of protecting their information. We are writing to inform you of an incident involving some of that information. This letter describes what happened, measures we have been taken, and some steps you can take in response.

### What Happened

After receiving reports that fraudulent activity was detected on payment cards used legitimately on our website, The City immediately launched an investigation. Through our investigation, we determined that an unauthorized party had inserted unauthorized code into The City's online payment system, Click2Gov, which is developed by its third-party vendor, CentralSquare Technologies ("CentralSquare"). The unauthorized code was designed to capture payment card data and other information entered on The City's Click2Gov online payment system between the dates of August 11, 2018 and October 1, 2018. Upon learning of the unauthorized code, The City began working with CentralSquare to remove the unauthorized code from our website's Click2Gov online payment system. We are notifying you because you made a payment on The City's Click2Gov online payment system during this time period.

### What Information was Involved

The information entered on the Click2Gov online payment system on The City's website includes name, address, email address, payment card number, expiration date, and card security code (CVV).

### What We are Doing

Upon learning of the incident, The City worked swiftly to address the issue by immediately removing the malicious code from the Click2Gov online payment system on our website and initiating an expanded security review with CentralSquare. To prevent another incident, we are enhancing our existing security protocols and re-educating our vendors on the importance of protecting personal information. The City also contacted law enforcement and is continuing to support law enforcement's investigation.

### What You Can Do

We remind you to remain vigilant to the possibility of fraud by reviewing your payment card statements for any unauthorized charges. You should immediately report any unauthorized charges to your card issuer because payment card network rules generally provide that cardholders are not responsible for unauthorized charges reported in a timely manner. The phone number to call is usually on the back of your payment card. Please see the pages that follow this notice for additional steps you may take.

# **For More Information**

We regret any inconvenience or concern this incident may have caused you. If you have any questions, please call 888-278-8028, Monday through Friday, between 6:00 a.m. and 6:00 p.m., Pacific Time.

Sincerely,

Nelson K. Smith

Nelson K. Smith Finance Director City of Bakersfield

## **ADDITIONAL STEPS YOU CAN TAKE**

We recommend that you remain 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, www.ftc.gov/idtheft, 1-877-IDTHEFT (438-4338)