City of VALLEJO California

Processing Center ● P.O. BOX 141578 ● Austin, TX 78714

00001
00001
ACD1234
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

October 3, 2016

Dear John Sample:

NOTICE OF DATA BREACH

I am writing to inform you of an accidental disclosure of your personal information. The City of Vallejo (“City") takes the security of your personal information very seriously, and I apologize for any inconvenience this incident may cause. Please know that we are taking actions to ensure a similar disclosure does not happen in the future. Below, please find details of what happened and a program the City is making available to you.

What Happened?	Your Social Security number was accidentally disclosed on May 9, 2016. The City takes the security of your personal information very seriously, and I apologize for any inconvenience this incident may cause. Please know that we are taking actions to ensure a similar disclosure does not happen in the future.
What Information Was Involved?	Your Social Security Number was inadvertently disclosed to Transparent California on May 9, 2016, when the City responded to a request for employee salary information. Under the Public Records Act, the City is required to disclose public employee salaries. The City provided Transparent California the salary information, but Social Security numbers were accidentally included in the file that was sent. In accordance with Civil Code Section 1798.85, we notified Transparent California of its obligation not to disclose the information and we requested that they destroy it. Transparent California confirmed that it did not disclose any employee Social Security numbers and that it has permanently destroyed the information. However, we understand that you may have remaining concerns. I want to make you aware of several programs and steps you can use to guard against identity theft or fraud. To date, we have received no reports that your information has been used in any manner that would compromise your identity or credit. However, this letter contains information about steps you can take to protect your information, and resources the City is making available to help you.
What We Are Doing:	We regret that this incident occurred and want to assure you that we are revising our procedures and practices to minimize the risk of recurrence.

What You Can Do:	To protect yourself from the possibility of identity theft, we recommend that you place a fraud alert on your credit files by following the recommended privacy protection steps outlined in the enclosure "Breach Help – Consumer Tips from the California Attorney General."
Other Important Information:	All consumers are entitled to obtain free credit reports under the Federal Fair and Accurate Credit Transactions Act. The Federal Trade Commission provides more information at: www.consumer.ftc.gov. Please review Attachment A for additional information about Identity Theft Protection.
For More Information:	As an added precaution, the City has arranged to have AllClear ID protect your identity for 24 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 24 months. Unfortunately, due to privacy laws, we are not able to enroll you directly. This program is entirely optional for you and offered as an added measure to protect your personal information from misuse. Information on how to activate your complimentary 24 months of service is attached to this letter, but note that there are two types of coverage under this program: 1. AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-861-4021 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition. 2. AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a $1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-861-4021 using the following redemption code: Redemption Code. AllClear ID will provide you with additional directions on how to activate phone alerts and monitoring options. Please note that neither the City nor AllClear ID experts will contact you to confirm any of your personal information, so if an unknown person should contact you, do NOT give out any additional information.
Agency Contact:	Should you need any further information about this incident, please contact AllClear ID's customer service representatives Monday through Saturday from 8:00 a.m. to 8:00 p.m. Central Time at this toll free number 1-855-861-4021.

Sincerely,

Daniel E. Keen
City Manager

ENCLOSURES:
Attachment A: Identify Theft Protection Recommendations
Attachment B: AllClear ID Program Details
Attachment C: Breach Help – Consumer Tips from the California Attorney General

ATTACHMENT A:
Identity Theft Protection Recommendations

It is recommended that all consumers regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

You should remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts: There are also two types of fraud alerts that 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 at least 90 days. 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. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally $5 to $20 per action at each credit reporting company. *Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company.* Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. The following information should be included when requesting a security freeze (documentation for you and your spouse must be submitted when freezing a spouse's credit report): full name, with middle initial and any suffixes; Social Security number; date of birth (month, day and year); current address and previous addresses for the past five (5) years; and applicable fee (if any) or incident report or complaint with a law enforcement agency or the Department of Motor Vehicles. The request should also include a copy of a government-issued identification card, such as a driver's license, state or military ID card, and a copy of a utility bill, bank or insurance statement. Each copy should be legible, display your name and current mailing address, and the date of issue (statement dates must be recent). The credit reporting company may charge a reasonable fee of up to $5 to place a freeze or lift or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and have submitted a valid police report relating to the identity theft to the credit reporting company.

ATTACHMENT B:
AllClear ID Program Details

If you become a victim of fraud using your personal information without authorization, AllClear ID will help recover your financial losses and restore your identity. Benefits include:

24 months of coverage with no enrollment required;

No cost to you – ever. AllClear Identity Repair is paid for by the participating Company.

Services Provided

If you suspect identity theft, simply call AllClear ID to file a claim. AllClear ID will provide appropriate and necessary remediation services ("Services") to help restore the compromised accounts and your identity to the state prior to the incident of fraud. Services are determined at the sole discretion of AllClear ID and are subject to the terms and conditions found on the AllClear ID website. AllClear Identity Repair is not an insurance policy, and AllClear ID will not make payments or reimbursements to you for any financial loss, liabilities or expenses you incur.

Coverage Period

Service is automatically available to you with no enrollment required for 24 months from the date of the breach incident notification you received from Company (the "Coverage Period"). Fraud Events that occurred prior to your Coverage Period are not covered by AllClear Identity Repair services.

Eligibility Requirements

To be eligible for Services under AllClear Identity Repair coverage, you must fully comply, without limitations, with your obligations under the terms herein, you must be a citizen or legal resident eighteen (18) years of age or older, and have a valid U.S. Social Security number. Minors under eighteen (18) years of age may be eligible, but must be sponsored by a parent or guardian. The Services cover only you and your personal financial and medical accounts that are directly associated with your valid U.S. Social Security number, including but not limited to credit card, bank, or other financial accounts and/or medical accounts.

How to File a Claim

If you become a victim of fraud covered by the AllClear Identity Repair services, you must:

Notify AllClear ID by calling 1.855.434.8077 to report the fraud prior to expiration of your Coverage Period.

Provide proof of eligibility for AllClear Identity Repair by providing the redemption code on the notification letter you received from the sponsor Company.

Fully cooperate and be truthful with AllClear ID about the Event and agree to execute any documents AllClear ID may reasonably require;

Fully cooperate with AllClear ID in any remediation process, including, but not limited to, providing AllClear ID with copies of all available investigation files or reports from any institution, including, but not limited to, credit institutions or law enforcement agencies, relating to the alleged theft;

Coverage under AllClear Identity Repair Does Not Apply to the Following:

Any expense, damage or loss:

Due to

Any transactions on your financial accounts made by authorized users, even if acting without your knowledge

Any act of theft, deceit, collusion, dishonesty or criminal act by you or any person acting in concert with you, or by any of your authorized representatives, whether acting alone or in collusion with you or others (collectively, your "Misrepresentation")

Incurred by you from an Event that did not occur during your coverage period;

In connection with an Event that you fail to report to AllClear ID prior to the expiration of your AllClear Identity Repair coverage period.

Other Exclusions:

AllClear ID will not pay or be obligated for any costs or expenses other than as described herein, including without limitation fees of any service providers not retained by AllClear ID; AllClear ID reserves the right to investigate any asserted claim to determine its validity;

AllClear ID is not an insurance company, and AllClear Identity Repair is not an insurance policy; AllClear ID will not make payments or reimbursements to you for any loss or liability you may incur; and

AllClear ID is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating beyond resolving incidents of fraud;

AllClear ID reserves the right to reasonably investigate any asserted claim to determine its validity. All recipients of Identity Repair coverage are expected to protect their personal information in a reasonable way at all times. Accordingly, recipients will not deliberately or recklessly disclose or publish their Social Security number or any other personal information to those who would reasonably be expected to improperly use or disclose that Personal Information.

Opt-out Policy

If for any reason you wish to have your information removed from the eligibility database for AllClear Identity Repair, please contact AllClear ID:

E-mail	**Mail**	**Phone**
support@allclearid.com	AllClear ID, Inc. 823 Congress Avenue Suite 300 Austin, Texas 78701	1.855.434.8077

QUESTIONS

Call AllClear ID Customer Service at: 1-855-861-4021.

Breach Help

Consumer Tips from the California Attorney General

Consumer Information Sheet 17 • October 2014

You get a letter from a company, a government agency, a university, a hospital or other organization. The letter says your personal information may have been involved in a data breach. Or maybe you learn about a breach from a news report or company web site. Either way, a breach notice does not mean that you are a victim of identity theft or other harm, but you could be at risk.

The breach notice should tell you what specific types of personal information were involved. It may also tell you what the organization is doing in response. There are steps you can take to protect yourself. What to do depends on the type of personal information involved in the breach.

Note that credit monitoring, which is often offered by breached companies, alerts you *after* someone has applied for or opened new credit in your name. Credit monitoring can be helpful in the case of a Social Security number breach. It does not alert you to fraudulent activity on your existing credit or debit card account.

Credit or Debit Card Number

The breach notice should tell you when and where the breach occurred. If you used your credit or debit card at the location during the given time, you can take steps to protect yourself.

Credit Card

1. Monitor your credit card account for suspicious transactions and report any to the card-issuing bank (or American Express or Discover). Ask the bank for online monitoring and alerts on the card account. This will give you early warning of any fraudulent transactions.

2. Consider cancelling your credit card if you see fraudulent transactions on it following the breach. You can dispute fraudulent transactions on your credit card statement, and deduct them from the total due. Your liability for fraudulent transactions is limited to $50 when you report them, and most banks have a zero-liability policy.[1]

3. If you do cancel your credit card, remember to contact any companies to which you make automatic payments on the card. Give them your new account number if you wish to transfer the payments.

Debit Card

1. Monitor your debit card account for suspicious transactions and report any to the card issuer. Ask the bank for online monitoring and alerts on the card account. This will give you early warning of any fraudulent transactions.

Kamala D. Harris
Attorney General
State of California

California Department of Justice
Privacy Enforcement and Protection Unit
www.oag.ca.gov/privacy

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2. Report any unauthorized transactions to your bank immediately to avoid liability. Your liability for fraudulent transactions is limited to $50 if you report them within two days. Your bank may have a zero liability policy. But as time passes, your liability increases, up to the full amount of the transaction if you fail to report it within 60 days of its appearance on your bank statement.[2]

3. Consider cancelling your debit card. The card is connected to your bank account. Cancelling it is the safest way to protect yourself from the possibility of a stolen account number being used to withdraw money from your bank account. Even though it would likely be restored, you would not have access to the stolen money until after your bank has completed an investigation.

Social Security Number

Here's what to do if the breach notice letter says your Social Security number was involved.

1. Contact the three credit bureaus. You can report the potential identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus. You will also be sent instructions on how to get a free copy of your report from each of the credit bureaus.

Experian	1-888-397-3742
Equifax	1-800-525-6285
TransUnion	1-800-680-7289

2. What it means to put a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that there may be fraud on the account. This alerts the merchant to take steps to verify the identity of the applicant. A fraud alert lasts 90 days and can be renewed. For information on a stronger protection, a security freeze, see ***How to Freeze Your Credit Files*** at *www.oag.ca.gov/privacy/info-sheets.*

3. Review your credit reports. Look through each one carefully. Look for accounts you don't recognize, especially accounts opened recently. Look in the inquiries section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case. You may find some inquiries identified as "promotional." These occur when a company has obtained your name and address from a credit bureau to send you an offer of credit. Promotional inquiries are not signs of fraud. (You are automatically removed from lists to receive unsolicited offers of this kind when you place a fraud alert.) Also, as a general precaution, look in the personal information section for any address listed for you where you've never lived.

4. If you find items you don't understand on your report, call the credit bureau at the number on the report. Credit bureau staff will review your report with you. If the information can't be explained, then you will need to contact the creditors involved and report the crime to your local police or sheriff's office.

Password and User ID

In the case of an online account password breach, you may receive a notice by email or when you go to the log-on page for your account. Here are steps to take if you learn that your password and user ID or email address, or perhaps your security question and answer, were compromised.

1. Change your password for the affected account. If you find that you are locked out of your account, contact the company's customer service or security department.

2. If you use the same password for other accounts, change them too.

3. If a security question and answer was involved, change it. Don't use questions based on information that is publicly available, such as your mother's maiden name, your pet's name or the name of your high school.

4. Use different passwords for your online accounts. This is especially important for accounts that contain sensitive information, such as your medical or financial information. Consider accounts at online merchants where you may have your credit card number stored in the account.

5. Create strong passwords. Longer is better—at least ten characters long and a mix of uppercase and lowercase letters, numerals, punctuation marks, and symbols. Don't use words found in a dictionary. You can base passwords on a phrase, song or book title.

   Example: "I love tropical sunsets" becomes 1luvtrop1calSuns3ts!

6. A password manager or password "safe" can help you create and manage many strong passwords. These software programs can run on your computer, your phone and other portable devices. You only have to remember one password (or passphrase) to open the safe. The Electronic Frontier Foundation (*www.eff.org*) lists some free versions and computer magazines offer product reviews.

Bank Information

If the breach notice says your checking account number, on a check for example, was breached, here's what to do.

1. Call the bank, tell them about the breach and tell them you want to close your account. Find out what checks are outstanding. You may want to wait until they have cleared before closing the account. (Or you could write to each recipient, tell them about the breach, ask them not to process the old check and enclose a new check on your new account.)

2. Open a new bank account. Tell the bank you want to use a new password for access to your new account. Do not use your mother's maiden name or the last four digits of your Social Security number. Ask your bank to notify the check verification company it uses that the old account was closed.

Driver's License Number

If the breach notice says your driver's license or California identification card number was involved, and you suspect that you are a victim of identity theft, contact DMV's Driver License Fraud and Analysis Unit (DLFAU) by telephone at 1 866-658-5758 or by email at *dlfraud@dmv.ca.gov*. Do not include personal information on your e-mail.

Medical or Health Insurance Information

If the breach notice says your health insurance or health plan number was involved, here's what you can do to protect yourself against possible medical identity theft. A breach that involves other medical information, but not your insurance or plan number, does not generally pose a risk of medical identity theft.

1. If the letter says your Social Security number was involved, see section on Social Security number breaches. Also contact your insurer or health plan, as in number 2 below.

2. If the letter says your health insurance or health plan number was involved, contact

Kamala D. Harris
Attorney General
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www.oag.ca.gov/privacy

05-05-1

your insurer or plan. Tell them about the breach and ask them to note the breach in their records and to flag your account number.

3. Closely watch the Explanation of Benefits statements for any questionable items. An Explanation of Benefits statement comes in the mail, often marked "This is not a bill." It lists the medical services received by you or anyone covered by your plan. If you see a service that you did not receive, follow up on it with your insurer or plan. For more on medical identity theft, see ***First Aid for Medical Identity Theft: Tips for Consumers***, at *www.oag.ca.gov/privacy/info-sheets*.

For more details on what to do if you suspect that your information is being used to commit identity theft, see the ***Identity Theft Victim Checklist*** at *www.oag.ca.gov/idtheft/information-sheets.*

NOTES

[1] Truth in Lending Act, 14 U.S. Code sec. 1601 and following.

[2] Electronic Funds Transfer Act, 15 U.S. Code sec. 1693 and following.

KAMALA D. HARRIS
Attorney General
State of California

CALIFORNIA DEPARTMENT OF JUSTICE
Privacy Enforcement and Protection Unit
www.oag.ca.gov/privacy