December 8, 2022
<u>Via E-mail (Idtheft@oag.state.md.us)</u>

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202

To Whom It May Concern:

In accordance with Md. Code Ann. § 14-3504(h)(1), I am writing on behalf of the City of Clarksburg, West Virginia ("Clarksburg") to notify you regarding the nature and circumstances of a recent data security incident. Clarksburg's mailing address is 222 W Main Street, Clarksburg, WV 26301.

Based on our investigation, it appears an unauthorized user accessed one of Clarksburg's email accounts on or about October 12, 2022. Through a review of that email account, we determined the unauthorized user might have been able to access personal information of some residents, employees, and taxpayers. Clarksburg is one of more than 1,000 entities to suffer a cyber intrusion in the past year.

Based on our investigation, there is no direct evidence that personal information was taken from the impacted inbox by the unauthorized user. However, as described in detail in the attached notification letter, if personal information was acquired it could have included names, drivers' licenses, government issued identification numbers, and/or Social Security numbers.

We discovered the incident on or about October 14, 2022, and promptly took steps to secure our systems and begin investigating the nature and scope of the incident. We have engaged leading outside security experts to assist with our investigation and are implementing various cybersecurity enhancements. We are working closely with and supporting criminal investigations by the FBI Cyber Crime Division. Additionally, we have arranged to provide potentially affected individuals with one year of identity/credit monitoring and identity restoration services through Experian at no cost to them.

Collectively, there are approximately 9 Maryland residents potentially affected by this incident. We discovered Marylanders were potentially impacted on or about December 5, 2022, and thereafter our outside counsel worked expeditiously to identify each of these individuals. Attached for your reference is a copy of the notice we plan to mail out to impacted individuals on December 8, 2022. We will be notifying any additionally identified individuals on a rolling basis.

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

Very truly yours,

Kim Karakiozis
Director of Finance, City of Clarksburg

Return Mail Processing
City of Clarksburg
PO Box 589
Claysburg, PA 16625-0589

December 8, 2022

i7118-L01-0000001 T00001 P001 ********SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L01
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789

Dear Sample A. Sample,

The City of Clarksburg ("Clarksburg"), like many localities and organizations across the country, has unfortunately been the victim of a cyber incident in which an unauthorized user briefly gained access to a single e-mail account. We are writing to share with you how this incident may have affected your personal information and, as a precaution, to provide you with steps you can take to protect your information, including providing you with free credit monitoring. Clarksburg takes the privacy and security of your personal information very seriously and we sincerely regret any concern this incident may cause you.

What Happened and What We Are Doing

We were the victim of a cyber incident involving a Clarksburg email account being accessed by an unauthorized user. The incident occurred on or about October 12, 2022, when an unauthorized user gained access to a single Clarksburg business email account. We immediately engaged leading outside cybersecurity experts who confirmed that the unauthorized user's access was limited only to Clarksburg's web-based email platform and further secured our systems against any other unauthorized access. However, the impacted email account contained certain personally identifiable information.

It is unknown whether the unauthorized user was able to discover or access your personal information. We also have no evidence that the unauthorized user was able to use any of the personal information the email account contained to cause any harm, or that your information was used for any malicious purpose. However, out of an abundance of caution, we are notifying you of this event and are asking you to stay vigilant regarding your personal information.

We also have reported this to the FBI Cyber Crimes Division and are supporting their efforts to bring the criminals to justice. Clarksburg takes its obligation to safeguard personal information very seriously and we are continuing to evaluate additional actions to strengthen our security in the face of an ever-evolving cyber threat landscape.

What Information Was Involved

Our outside counsel conducted an extensive review of all information held in the account in order to identify any person who might have been potentially impacted in this incident. Based on this extensive review, the types of personal information involved may have included your name, social security number, driver's license number, and/or address.

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What You Can Do to Protect Yourself

We are alerting you about this issue so you can take steps to help protect your identity, personal information, and credit information. You are entitled to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. We encourage you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

In addition, we have arranged to offer credit monitoring and identity restoration services from Experian at no cost to you. The enclosed Reference Guide provides more information about the services and how to register for them, directions for requesting credit reports, and additional recommendations on the protection of personal information.

For More Information

We deeply regret that this incident occurred and are committed to supporting you. If you have any questions regarding this issue and your personal information, or the credit monitoring services, please call (833) 420-2829 toll-free Monday through Friday 9 am – 11 pm EST, Saturday and Sunday 11 am – 8 pm EST (excluding major U.S. holidays)

Sincerely,

Kim Karakiozis

Kim Karakiozis
Director of Finance, City of Clarksburg

Reference Guide

We encourage affected individuals to take the following steps:

Register for Credit Monitoring and Identity Restoration Services. To help protect your identity, we are offering complimentary access to Experian IdentityWorks℠ for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through your complimentary 12-month membership in Experian IdentityWorks. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** March 31, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code**: **ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 420-2829 by March 31, 2023. **Be prepared to provide engagement number B082243** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12 MONTH MEMBERSHIP IN EXPERIAN IDENTITYWORKS

A credit card is **not** required for enrollment in Experian IdentityWorks. You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

*Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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Monitor Your Accounts

We recommend that you 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®	**Experian**	**TransUnion®**
P.O. Box 740241	P.O. Box 9701	P.O. Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013-9701	Chester, PA 19016-1000
1-800-685-1111	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	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 a 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.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:

You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax	**Experian**	**TransUnion**
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-800-685-1111	1-888-397-3742	1-888-909-8872
www.equifax.com/personal/credit-report-services	www.experian.com/freeze/center.html	www.transunion.com/credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1) Full name, with middle initial and any suffixes;
2) Social Security number;
3) Date of birth (month, day, and year);
4) Current address and previous addresses for the past five (5) years;
5) Proof of current address, such as a current utility bill or telephone bill;
6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1 year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, 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, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-888-766-0008	1-888-397-3742	1-800-680-7289
www.equifax.com/personal/credit-report-services	www.experian.com/fraud/center.html	www.transunion.com/fraud-victim-resource/place-fraud-alert

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your records.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself by contacting your state Attorney General or the Federal Trade Commission (FTC). Instances of known or suspected identity theft should be reported to law enforcement, your state Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Office of the West Virginia Attorney General
Consumer Protection Division
State Capitol Complex, Bldg. 1, Rm E-26
1900 Kanawha Blvd. E
Charleston, WV 25305
1-800-368-8808
https://ago.wv.gov/Pages/Contact.aspx

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For New York residents: The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html.

For Rhode Island residents: You may contact the Rhode Island Office of the Attorney General at 150 South Main Street, Providence, RI 02903, 1-401-274-4400, https://riag.ri.gov/.

For District of Columbia residents: You may contact the Office of the Attorney General for the District of Columbia at 400 6th Street, NW, Washington, DC 20001, 1-202-442-9828, https://oag.dc.gov/consumer-protection/consumer-alert-online-privacy.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.