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February 4, 2025

Via EMAIL: IDTHEFT@OAG.STATE.MD.US

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Notice of Data Event

Dear Sir or Madam:

This office represents the City of McKinney, Texas (“the City”) located 201 W. Louisiana St., McKinney, TX 75069, and are writing to provide your office with notice of a data security incident.

By providing this notice, the City does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

The City of McKinney was the victim of an unknown third party gaining unauthorized access to the City network environment on October 31, 2024. The City's network security systems discovered the incident on November 14, 2024, and immediately severed any unauthorized activity.

Upon learning of the issue, the City immediately engaged the appropriate forensic consultants to investigate the root of the incident, notify relevant law enforcement, secure its systems, prevent this issue from reoccurring, and identify any sensitive or personal information that may have been impacted as a result.

On November 16, 2024, our investigation determined that certain files may have been exposed without authorization. Thereafter, the City conducted a thorough review of the contents of the files to determine if they contained any sensitive information. On December 30, 2024, after completing the review, the City learned certain personal or sensitive information contained in its environment may have been exposed as result of the incident.

Notice to Maryland Residents

On February 4, 2025, the City provided written notice of this incident to four (4) Maryland residents, inclusive of a complimentary credit monitoring services through TransUnion for 12-months. Written notice is being provided in substantially the same form as the letter attached here. The information that could have been subject to unauthorized access for impacted Maryland residents include name and one or more of Social Security number, and driver's license.

Additionally, the City is providing impacted individuals with guidance on how to better protect against identity theft and fraud. The City is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Should you have any questions regarding this notification or other aspects of the data security event, please feel free to contact the undersigned..

Respectfully submitted,

/s/John A. Darminio
John A. Darminio

Encl.

City of McKinney
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



February 4, 2025

RE: Important Security Notification

Please read this entire letter.

Dear [REDACTED],

Notice of Data Incident

We are writing to inform you of an incident that may have affected some of your personal information. While there is currently no indication your personal information identified was used, there is reason to believe it may have been accessed during this incident.

What Happened

The City of McKinney (hereinafter "the City") was the victim of an unknown third party gaining unauthorized access to the City network environment on October 31, 2024. The City's network security systems discovered the incident on November 14, 2024, and immediately severed any unauthorized activity.

Upon learning of the issue, the City immediately engaged the appropriate forensic consultants to investigate the root of the incident, notify relevant law enforcement, secure its systems, prevent this issue from reoccurring, and identify any sensitive or personal information that may have been impacted as a result.

On November 16, 2024, our investigation determined that certain files may have been exposed without authorization. Thereafter, the City conducted a thorough review of the contents of the files to determine if they contained any sensitive information. On December 30, 2024, after completing the review, the City learned certain personal or sensitive information contained in its environment may have been exposed as result of the incident. Since that time, the City has been working diligently to identify and obtain sufficient information in order to provide you with this notice.

What Information Was Involved

This incident involved a combination of your name and [REDACTED]. As a result, your personal information may have been potentially exposed to others.

What We Are Doing

Please be assured that we have taken every step necessary to address the incident. We take our obligation to safeguard the information we receive seriously. Once the incident was discovered, we quickly took action to minimize risks, including securing the compromised systems and initiating an investigation into the unauthorized access. We also coordinated with the Federal Bureau of Investigation, Department of Homeland Security, and Texas Department of Information for additional resources in an effort to assess the impact of the incident and better protect the City from future instances like this one. We remain vigilant, continuously upgrading our already robust security measures to carefully safeguard against similar incidents.



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In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for **one year** from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

What You Can Do

If you believe there was fraudulent use of your information as a result of this incident, please review the Reference Guide at the end of this letter for additional steps on how to protect against identity theft and fraud.

To enroll in credit monitoring services at no charge, please visit <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted, please provide the following unique code to receive services: **CYOMCKYCYB012425**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

For More Information

We sincerely regret any inconvenience or concern caused by this incident. Representatives are available Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time, for 90 days from the date of this letter, to assist with any questions regarding this incident. Please call **833-799-4194** and supply the fraud specialist with your unique code listed above. To extend these services, enrollment in the monitoring services described below is required.

While call center representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with the City regarding this incident. If so, please contact Mark Barta, Risk Manager, at mbarta@mckinneytexas.org or 972-547-9003.

Sincerely,



Paul Grimes
City Manager
City of McKinney

REFERENCE GUIDE

Review Your Account Statements

Carefully review statements sent to you from your healthcare providers, insurance company, and financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider or company with which you maintain the account.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the following contact information: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); www.ftc.gov/idtheft/.

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, 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 security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.



Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than one business day after receiving a request by phone or secure electronic means, and no later than three business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

Provide Any Updated Personal Information to Your Health Care Provider

Your health care provider's office may ask to see a photo ID to verify your identity. Please bring a photo ID with you to every appointment if possible. Your provider's office may also ask you to confirm your date of birth, address, telephone, and other pertinent information so that they can make sure that all of your information is up to date. Please be sure and tell your provider's office when there are any changes to your information. Carefully reviewing this information with your provider's office at each visit can help to avoid problems and to address them quickly should there be any discrepancies.

Additional Information

For California residents: You may visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

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 District of Columbia residents: You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, 1-202-442-9828, www.oag.dc.gov.

For Iowa residents: You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov.

For Kentucky residents: You may contact the Attorney General at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300.

For Maryland residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.marylandattorneygeneral.gov/.

For Massachusetts residents: You have the right to obtain a police report with respect to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For New York residents: You may also obtain information about security breach response and identity theft prevention and protection from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, www.ag.ny.gov.

For New Mexico residents: New Mexico consumers have the right to obtain a security freeze or submit a declaration of removal. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following: (1) the unique personal identification number, password or similar device provided by the consumer reporting agency; (2) proper identification to verify your identity; and (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report. A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone. A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act. If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.



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For North Carolina residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6000, www.ncdoj.gov.

For Oregon residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-877-877-9392, www.doj.state.or.us.

For Rhode Island residents: You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Office of the Attorney General, 150 South Main Street, Providence, RI, 02903, 1-401-274-4400, www.riag.ri.gov.

For South Carolina residents: You may contact the South Carolina Department of Consumer Affairs, 293 Greystone Boulevard, Suite 400, Columbia, SC, 803-734-4200, <https://www.consumer.sc.gov/identity-theft-unit>.

City of McKinney
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



February 4, 2025

RE: Important Security Notification

Please read this entire letter.

Dear Parent or Guardian of [REDACTED],

Notice of Data Incident

We are writing to inform you of an incident that has affected some of your minor dependent's personal information. While there is currently no indication your minor dependent's personal information identified was used, there is reason to believe it may have been accessed during this incident.

What Happened

The City of McKinney (hereinafter "the City") was the victim of an unknown third party gaining unauthorized access to the City network environment on October 31, 2024. The City's network security systems discovered the incident on November 14, 2024, and immediately severed any unauthorized activity.

Upon learning of the issue, the City immediately engaged the appropriate forensic consultants to investigate the root of the incident, notify relevant law enforcement, secure its systems, prevent this issue from reoccurring, and identify any sensitive or personal information that may have been impacted as a result.

On November 16, 2024, our investigation determined that certain files may have been exposed without authorization. Thereafter, the City conducted a thorough review of the contents of the files to determine if they contained any sensitive information. On December 30, 2024, after completing the review, the City learned certain personal or sensitive information contained in its environment may have been exposed as result of the incident. Since that time, the City has been working diligently to identify and obtain sufficient information in order to provide you with this notice.

What Information Was Involved

This incident involved a combination of your minor dependent's name and [REDACTED]; Date of Birth. As a result, your minor dependent's personal information may have been potentially exposed to others.

What We Are Doing

Please be assured that we have taken every step necessary to address the incident. We take our obligation to safeguard the information we receive seriously. Once the incident was discovered, we quickly took action to minimize risks, including securing the compromised systems and initiating an investigation into the unauthorized access. We also coordinated with the Federal Bureau of Investigation, Department of Homeland Security, and Texas Department of Information for additional resources in an effort to assess the impact of the incident and better protect the City from future instances like this one. We remain vigilant, continuously upgrading our already robust security measures to carefully safeguard against similar incidents.

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We are also providing you with access to **Cyber** monitoring services for you and your minor child for **one year** at no charge. Cyber monitoring will look out for you and your child's personal data on the dark web and alert you if you or your child's personally identifiable information is found online. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

What You Can Do

If you believe there was fraudulent use of your minor dependent's information as a result of this incident, please review the Reference Guide at the end of this letter for additional steps on how to protect against identity theft and fraud.

To enroll in Cyber Monitoring services at no charge, please visit <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted, please provide the following unique code to receive services: **CTYMCKCYBFAM0124**. Once you have enrolled yourself, click on your name in the top right of your dashboard and select "Manage Family Protection" then "Add Family Member" to enroll your child. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

For More Information

We sincerely regret any inconvenience or concern caused by this incident. Representatives are available Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time, for 90 days from the date of this letter, to assist with any questions regarding this incident. Please call **833-799-4194** and supply the fraud specialist with your unique code listed above. To extend these services, enrollment in the monitoring services described below is required.

While call center representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with the City regarding this incident. If so, please contact Mark Barta, Risk Manager, at mbarta@mckinneytexas.org or 972-547-9003.

Sincerely,



Paul Grimes
City Manager
City of McKinney

REFERENCE GUIDE

Review Your Account Statements

Carefully review statements sent to you from your healthcare providers, insurance company, and financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider or company with which you maintain the account.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the following contact information: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); www.ftc.gov/idtheft/.

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, 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 security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.



Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

Provide Any Updated Personal Information to Your Health Care Provider

Your health care provider's office may ask to see a photo ID to verify your identity. Please bring a photo ID with you to every appointment if possible. Your provider's office may also ask you to confirm your date of birth, address, telephone, and other pertinent information so that they can make sure that all of your information is up to date. Please be sure and tell your provider's office when there are any changes to your information. Carefully reviewing this information with your provider's office at each visit can help to avoid problems and to address them quickly should there be any discrepancies.

Additional Information

For California residents: You may visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

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 District of Columbia residents: You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, 1-202-442-9828, www.oag.dc.gov.

For Iowa residents: You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov.

For Kentucky residents: You may contact the Attorney General at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300.

For Maryland residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.marylandattorneygeneral.gov/.

For Massachusetts residents: You have the right to obtain a police report with respect to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For New York residents: You may also obtain information about security breach response and identity theft prevention and protection from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, www.ag.ny.gov.

For New Mexico residents: New Mexico consumers have the right to obtain a security freeze or submit a declaration of removal. You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following: (1) the unique personal identification number, password or similar device provided by the consumer reporting agency; (2) proper identification to verify your identity; and (3) information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report. A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone. A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act. If you are actively seeking a new credit, loan, utility, telephone or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.



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For North Carolina residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-919-716-6000, www.ncdoj.gov.

For Oregon residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301, 1-877-877-9392, www.doj.state.or.us.

For Rhode Island residents: You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Office of the Attorney General, 150 South Main Street, Providence, RI, 02903, 1-401-274-4400, www.riag.ri.gov.

For South Carolina residents: You may contact the South Carolina Department of Consumer Affairs, 293 Greystone Boulevard, Suite 400, Columbia, SC, 803-734-4200, <https://www.consumer.sc.gov/identity-theft-unit>.

City of McKinney
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



February 4, 2025

RE: Important Security Notification

Please read this entire letter.

Dear [REDACTED],

Notice of Data Incident

We are writing to inform you of an incident that may have affected some of your personal information. While there is currently no indication your personal information identified was used, there is reason to believe it may have been accessed during this incident.

What Happened

The City of McKinney (hereinafter "the City") was the victim of an unknown third party gaining unauthorized access to the City network environment on October 31, 2024. The City's network security systems discovered the incident on November 14, 2024, and immediately severed any unauthorized activity.

Upon learning of the issue, the City immediately engaged the appropriate forensic consultants to investigate the root of the incident, notify relevant law enforcement, secure its systems, prevent this issue from reoccurring, and identify any sensitive or personal information that may have been impacted as a result.

On November 16, 2024, our investigation determined that certain files may have been exposed without authorization. Thereafter, the City conducted a thorough review of the contents of the files to determine if they contained any sensitive information. On December 30, 2024, after completing the review, the City learned certain personal or sensitive information contained in its environment may have been exposed as result of the incident. Since that time, the City has been working diligently to identify and obtain sufficient information in order to provide you with this notice.

What Information Was Involved

This incident involved a combination of your name and [REDACTED]. As a result, your personal information may have been potentially exposed to others.

What We Are Doing

Please be assured that we have taken every step necessary to address the incident. We take our obligation to safeguard the information we receive seriously. Once the incident was discovered, we quickly took action to minimize risks, including securing the compromised systems and initiating an investigation into the unauthorized access. We also coordinated with the Federal Bureau of Investigation, Department of Homeland Security, and Texas Department of Information for additional resources in an effort to assess the impact of the incident and better protect the City from future instances like this one. We remain vigilant, continuously upgrading our already robust security measures to carefully safeguard against similar incidents.



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In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for **two years** from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

What You Can Do

If you believe there was fraudulent use of your information as a result of this incident, please review the Reference Guide at the end of this letter for additional steps on how to protect against identity theft and fraud.

To enroll in credit monitoring services at no charge, please visit <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted, please provide the following unique code to receive services: **CTYOFMKCYB012425**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

For More Information

We sincerely regret any inconvenience or concern caused by this incident. Representatives are available Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time, for 90 days from the date of this letter, to assist with any questions regarding this incident. Please call **833-799-4194** and supply the fraud specialist with your unique code listed above. To extend these services, enrollment in the monitoring services described below is required.

While call center representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with the City regarding this incident. If so, please contact Mark Barta, Risk Manager, at mbarta@mckinneytexas.org or 972-547-9003.

Sincerely,



Paul Grimes
City Manager
City of McKinney

REFERENCE GUIDE

Review Your Account Statements

Carefully review statements sent to you from your healthcare providers, insurance company, and financial institutions to ensure that all of your account activity is valid. Report any questionable charges promptly to the provider or company with which you maintain the account.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the following contact information: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580; 1-877-IDTHEFT (438-4338); www.ftc.gov/idtheft/.

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, GA 30348	1-888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, 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 security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security 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 security freeze may delay your ability to obtain credit.



Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	1-800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	1-888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than one business day after receiving a request by phone or secure electronic means, and no later than three business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

Provide Any Updated Personal Information to Your Health Care Provider

Your health care provider's office may ask to see a photo ID to verify your identity. Please bring a photo ID with you to every appointment if possible. Your provider's office may also ask you to confirm your date of birth, address, telephone, and other pertinent information so that they can make sure that all of your information is up to date. Please be sure and tell your provider's office when there are any changes to your information. Carefully reviewing this information with your provider's office at each visit can help to avoid problems and to address them quickly should there be any discrepancies.

Additional Information

For California residents: You may visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft.

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 District of Columbia residents: You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, 1-202-442-9828, www.oag.dc.gov.

For Iowa residents: You may contact law enforcement or the Iowa Attorney General's office to report suspected incidents of identity theft. The Iowa Attorney General's Office can be reached at: Iowa Attorney General's Office, Director of Consumer Protection Division, 1305 E. Walnut Street, Des Moines, IA 50319, 1-515-281-5926, www.iowaattorneygeneral.gov.

For Kentucky residents: You may contact the Attorney General at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300.

For Maryland residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.marylandattorneygeneral.gov/.

For Massachusetts residents: You have the right to obtain a police report with respect to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

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