



[Date], 2020

[Insert Recipient's Name]

[Insert Address]

[Insert City, State, Zip]

**RE: Notice of Potential Data Incident and Complimentary Credit Monitoring.
Please read this entire letter.**

Dear [Insert name]:

We are contacting you as a current or former employee of Gallatin Recreation to notify you that an unauthorized individual appears to have gained access to our email account, where documents containing your personal information were saved, and to offer complimentary credit and fraud monitoring, with \$1,000,000 in identity theft insurance.

We have seen no evidence suggesting your personal information was taken by an unauthorized user; however, as a current or former employee of Gallatin Recreation, we are providing this notice and complimentary credit and fraud monitoring at no cost to you.

WHAT HAPPENED

On or about April 27, 2020, we confirmed that an unauthorized individual gained access to our gallatinpolaris@live.com, apparently in an effort to send fraudulent emails. We then engaged computer analysts to review all emails we have received that may contain personal information, and on May 26, 2020 we confirmed that attachments to emails with your name and Driver License and/or Social Security number were in the account.

Based on the analysis of available data, we did not see that the contents of the mailbox were copied, or that emails were stolen; however, we have been unable to determine conclusively based on the current information whether any such information was accessed or stolen by an unauthorized individual, and are therefore providing this notification and complimentary credit and fraud monitoring, with \$1,000,000 in identity theft insurance.

WHAT INFORMATION WAS INVOLVED

Materials containing your Driver License and/or Social Security number were contained in our email account.

CREDIT MONITORING

We are providing you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Public Records Monitoring/Cyber Monitoring*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with a bureau. Also, the following public records will be monitored: Change of Address, Court Records and Social Security number trace, Payday Loan and Sex Offender. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by CyberScout, a company that specializes in identity theft education and resolution. We have also worked with our IT provider to implement appropriate measures following this incident.

To enroll in Credit Monitoring* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services: <CODE HERE.>

For guidance with the CyberScout services, or to obtain additional information about these services, please call the CyberScout help line 1-800-405-6108 and supply the fraud specialist with your unique code.

WHAT YOU CAN DO

You are encouraged to remain vigilant against identity theft, including over the next twelve to twenty-four months, by regularly reviewing financial account statements and monitoring credit reports for suspicious activity, and to immediately report any unauthorized charges to the card issuer. The phone number to call is usually on the back of the credit or debit card. Any incidents of suspected identity theft may be reported to financial institutions and law enforcement, including the Federal Trade Commission. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report at the numbers and websites identified below.

You also have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who may access the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or to lift a security freeze on your credit report. Should you wish to place a security freeze, or to obtain a free copy of your credit report, please contact the major consumer reporting agencies:

Equifax

P.O. Box 10569
Atlanta, Georgia 30348
1-866-836-3651 / 1-800-525-6285
800-685-1111
<http://equifax.com/personal/credit-report-services>

Experian

P.O. Box 4500
Allen, Texas 75013
1-888-397-3742
<https://www.experian.com/help/>

TransUnion

P.O. Box 2000
Chester, Pennsylvania 19106
1-800-916-8800 / 1-800-680-7289
888-909-8872
<https://www.transunion.com/credit-help>

You will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. For more information, please see: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs#place>.

As an alternative to a security freeze, you have the right to place a “fraud alert” on your file at no cost. An initial fraud alert is a 1-year alert that 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 seven years. Should you wish to place a fraud alert, please contact any one of the agencies. You may also contact the Federal Trade Commission for additional information regarding consumer protection at:

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Ave., NW
Washington, DC 20580

Toll-Free: (877) 438-4338
TTY: 1-866-653-4261
<https://www.identitytheft.gov>

You may obtain additional information from the Federal Trade Commission and the credit reporting agencies listed above about fraud alerts and security freezes.

In closing, we recommend that you enroll in the complimentary credit and fraud monitoring with Identity Theft insurance using the instructions above, which service is at no cost to you.

Should you have any questions or concerns regarding this matter, please do not hesitate to contact me at 406-259-7777.

Sincerely,

A handwritten signature in blue ink that reads "Todd Loomis". The signature is written in a cursive style with a large initial "T".

Todd Loomis

* Services marked with an "*" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. 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.



[Date], 2020

[Insert Recipient's Name]

[Insert Address]

[Insert City, State, Zip]

**RE: Notice of Potential Data Incident and Complimentary Credit Monitoring.
Please read this entire letter.**

Dear [Insert name]:

We are contacting you as a customer of Gallatin Recreation to notify you that an unauthorized individual may have accessed an email or attachment with an image of your Driver License or Passport, and to offer complimentary credit and fraud monitoring, with \$1,000,000 in identity theft insurance.

We have seen no evidence suggesting your personal information was taken by an unauthorized user; however, as required by law, we are providing this notice and complimentary credit and fraud monitoring at no cost to you.

WHAT HAPPENED

On or about April 27, 2020, we confirmed that an unauthorized individual gained access to our gallatinpolaris@live.com, apparently in an effort to send fraudulent emails. We then engaged computer analysts to review all emails we have received that may contain personal information, and on May 26, 2020 we confirmed that an email or attachment with your name and Driver License and/or Passport number were in the account. We have since changed all passwords and implemented multifactor authentication to secure the email account.

Based on the analysis of available data, we did not see that the contents of the mailbox were copied, or that emails were stolen; however, we have been unable to determine conclusively based on the current information whether any such information was accessed or stolen by an unauthorized individual, and are therefore providing this notification and complimentary credit and fraud monitoring, with \$1,000,000 in identity theft insurance.

WHAT INFORMATION WAS INVOLVED

Materials containing your Driver License and/or Passport number were contained in our email account; although, we have no direct evidence that any such materials were accessed or downloaded. Instead, it seems the unauthorized user was interested in sending fraudulent emails. Because we cannot say for certain that your personal information was not accessed, we are providing this notification, along with complimentary credit and fraud monitoring services.

CREDIT MONITORING

We are providing you with access to **Triple Bureau Credit Monitoring/Triple Bureau Credit Report/Public Records Monitoring/Cyber Monitoring*** services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to any of one of your Experian, Equifax or TransUnion credit files. This notification is sent to you the same day that the change or update takes place with a bureau. Also, the following public records will be monitored: Change of Address, Court Records and Social Security number trace, Payday Loan and Sex Offender. The cyber monitoring will review the dark web and alert you if your personally identifiable information is found online. In addition, we are providing you with proactive fraud assistance to help with any questions that you

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You also have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who may access the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or to lift a security freeze on your credit report. Should you wish to place a security freeze, or to obtain a free copy of your credit report, please contact the major consumer reporting agencies:

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Experian

P.O. Box 4500
Allen, Texas 75013
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<https://www.experian.com/help/>

TransUnion

P.O. Box 2000
Chester, Pennsylvania 19106
1-800-916-8800 / 1-800-680-7289
888-909-8872
<https://www.transunion.com/credit-help>

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Residents of New York may contact the New York Attorney General, Bureau of Internet and Technology (BIT) (<https://ag.ny.gov/internet/data-breach>) at (212) 416-8433 or the New York Department of State Division of Consumer Protection (<https://www.dos.ny.gov/consumerprotection/>) at (800) 697-1220 for security breach response and identity theft prevention and protection information.

In closing, we recommend that you enroll in the complimentary credit and fraud monitoring with Identity Theft insurance using the instructions above, which service is at no cost to you.

Should you have any questions or concerns regarding this matter, please do not hesitate to contact me at 406-259-7777.

Sincerely,

A handwritten signature in blue ink that reads "Todd Loomis". The signature is written in a cursive style with a large initial "T".

Todd Loomis

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