



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

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**Re: Notice of Data Breach**

Dear <<Name 1>>:

Cedar Falls Utilities (CFU) is writing to inform you of a recent data security event that may have impacted your personal information, including your name and Social Security number. We respect the privacy and security of your information, and deeply regret the concern and inconvenience this may cause you. This letter provides you with information about the event, our response and steps you can take to protect your personal information.

**What Happened?** CFU recently discovered a security vulnerability on a CFU website created and maintained by a third-party vendor. That vulnerability resulted in some information about current and former CFU customers being potentially accessible. The customers affected used an online form at [www.cfu.net](http://www.cfu.net) to fill out information related to the start or transfer of utility services.

Upon discovering this issue, CFU immediately launched an investigation and took steps to remediate the problem. The issue was fixed within two hours of being discovered. CFU then worked with the third-party vendor to identify those individuals whose information may have been affected by this incident. That process was completed on August 14, 2020.

**What Information Was Involved?** It was determined that the security vulnerability may have allowed unauthorized access to information you entered into the system when starting or transferring utility services between 2015 and 2020. Your name, address, Social Security number, and driver's license number may have been available on the website. **To date, we are not aware of any evidence that your information was subject to actual or attempted misuse.**

**What We Are Doing.** CFU takes this incident and the security of your personal information seriously. Upon discovery, we immediately launched an investigation to determine the nature and scope of the event and to identify impacted individuals. We are reviewing our policies and procedures related to the handling of and access to personal information. CFU is also evaluating its relationship with the third-party provider involved in the incident.

As an added precaution, CFU is providing you with access to twelve months of complimentary credit monitoring and identity protection services through TransUnion. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Your Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

**What You Can Do.** You can review the enclosed *Steps You Can Take to Help Protect Your Personal Information*. We also encourage you to review your financial and account statements and report all suspicious activity to the institution that issued the record immediately.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please contact our dedicated call center at 855-917-3599 between 8:00 a.m. and 8:00 p.m. Central Time, Monday through Friday. You may also visit [cfu.net/data](http://cfu.net/data). We can also be reached at 1 Utility Parkway, Cedar Falls, IA 50613.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

A handwritten signature in black ink that reads "Steve Bernard". The signature is written in a cursive, slightly slanted style.

Steve Bernard  
General Manager

## Steps You Can Take to Help Protect Your Personal Information

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### Enroll in Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion, one of the three nationwide credit-reporting companies.

**How to Enroll:** You can sign up online or via U.S. mail delivery

To enroll in this service, go to the *myTrueIdentity* website at [www.MyTrueIdentity.com](http://www.MyTrueIdentity.com) and, in the space referenced as "Enter Activation Code," enter the 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper-based credit monitoring service, via U.S. mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the six-digit telephone passcode <<Insert static 6-digit Telephone Pass Code>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. **Due to privacy laws, we cannot register you directly.**

Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

### Credit Reports

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](http://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.

### Security Freeze

You 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 gets access to 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 lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

#### Experian

PO Box 9554  
Allen, TX 75013  
1-888-397-3742

#### TransUnion

P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872

#### Equifax

PO Box 105788  
Atlanta, GA 30348  
1-888-298-0045

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html) [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze) [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

As an alternative to a security freeze, you have the right to place an initial or extended "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 listed below:

**Experian**

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742

[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-680-7289

[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
1-888-525-6285

[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**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. This notice has not been delayed by a law enforcement investigation. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. You can also further educate yourself about placing a fraud alert or security freeze on your credit file by contacting the FTC or your state's Attorney General.

**For Maryland residents**, the Attorney General can be contacted by mail at 200 St. Paul Place, Baltimore, MD, 21202; toll-free at 1-888-743-0023; by phone at (410) 576-6300; consumer hotline (410) 528-8662; and online at [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov). **For New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. **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 North Carolina residents**: The North Carolina Attorney General can be contacted by mail at 9001 Mail Service Center, Raleigh, NC 27699-9001; toll-free at 1-877-566-7226; by phone at 1-919-716-6400, and online at [www.ncdoj.gov](http://www.ncdoj.gov).