



HOUSING AND REDEVELOPMENT AUTHORITY OF STEARNS COUNTY, MINNESOTA

August 8, 2023

<< First Name>> <<Middle Initial>> <<Last Name>>
<<Address Line 1>>
<<Address Line 2>>

NOTICE OF DATA SECURITY INCIDENT

Dear <<First Name>> <<Last Name>>,

We are writing to you to tell you about a recent incident at the Housing and Redevelopment Authority of Stearns County, Minnesota (“Stearns HRA”) that involved your personal information. We maintain your personal information because you are a current or former employee or contractor, or you receive services from Stearns HRA. On June 22, 2023, we sent a written notice to your last known address via U.S. Mail. Your notice was returned as “undeliverable”, at which time Stearns HRA worked to locate your updated address information to provide you with this notice. We take this matter very seriously because we know how important your information is to you. **At this time, we are not aware of any misuse of your information.** However, we are providing this notice to inform you of the incident, offer complimentary identity monitoring services, and suggest ways that you can protect your information.

What Happened

In April of 2023, we learned that several Stearns HRA employee email accounts were being used to send unauthorized spam emails. Upon discovering this, we began an investigation, with the assistance of a nationally recognized digital forensics firm, to see what happened and to figure out the scope of any access to the impacted email accounts. On May 16, 2023, we determined that an unauthorized actor accessed some emails from the impacted Stearns HRA email accounts. Once we learned this, we reviewed the contents of the accessed emails to determine what information may have been involved and who may have been affected. On June 7, 2023, we completed our review and began locating current mailing addresses for individuals whose information may have been impacted so we could provide notice.

What Information Was Involved

During our review, we identified emails containing your <<Extra1>>.

What We Are Doing About It

As a result of this incident, we have taken steps to secure all Stearns HRA email accounts and worked diligently to provide notice to all impacted individuals. Our investigators also searched Dark Web sources and found no indication that any of our data had been released or offered for sale as a result of this incident. To further strengthen the security of the information we maintain, and to help prevent similar incidents in the future, we have taken or will be taking the following steps:

1. Completed an enterprise-wide password reset;
2. Enhancing training for employees regarding phishing attacks;



401 West Wind Court, P.O. Box 484, Cold Spring, MN 56320
Telephone: (320) 685-7771 Fax: (320) 685-7580

3. Established two-factor authentication for employee email accounts; and
4. Hired a third party consultant to assist us in strengthening our email and network security.

What You Can Do

We recommend that you take the following preventative measures to help protect your information:

1. Enroll in a complimentary, one-year membership with Experian. This membership will provide you with identity monitoring services, including a copy of your credit report at signup; credit monitoring; identity restoration; Experian IdentityWorks ExtendCARE; and up to \$1 million in identity theft insurance. Instructions on how to activate your membership are included at the end of this letter.
2. Remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and free credit reports for any unauthorized or suspicious activity. Information on additional ways to protect your information, including how to obtain a free credit report and free security freeze, can be found at the end of this letter.
3. Report any incidents of suspected identity theft to your local law enforcement, state Attorney General and the major credit bureaus.

For More Information

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and will continue to take many precautions to safeguard it. You have the right to receive a report on the facts and details of the investigation into this incident. If you would like a copy of the report, please contact us to request delivery of the report via mail or email. If you have any questions or concerns about this incident, you may contact us at **(320) 685-7771**, Monday through Thursday 9:00 a.m. - 4:00 p.m. CST.

Sincerely,



Neil Fortier
Executive Director

<p>This is important housing information. If you do not understand it, have someone translate it for you now.</p>
<p>Información importante acerca de las viviendas. Si usted no lo comprende, pida a alguien que le traduzca ahora.</p>
<p>Qhov no yog lus tseem ceeb heev qhia txog tsev nyob. Yog tias koj tsis tau taub thov hais rau lwm tus pab txhais rau koj.</p>
<p>Kani waa warbixin muhiim ah ee ku saabsan guriyaha. Haddii aadan fahamsaneyn waa in aad heshaa hadeertaan qof kuu tarjuma.</p>
<p>Đây là thông tin quan trọng về nhà ở. Nếu quý vị không hiểu, hãy nhờ người nào dịch ngay cho quý vị.</p>

MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

Visit <https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft/> for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the consumer reporting agencies listed below and the Federal Trade Commission (FTC) by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at <https://consumer.ftc.gov/features/identity-theft>. The FTC's address is: Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580. You have the ability to place a security freeze on your credit reports by contacting the following agencies.

National Credit Reporting Agencies Contact Information

Equifax P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com	Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 www.transunion.com
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Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed above. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0093-annual-report-request-form.pdf> and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report. You may be able to 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.

If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

Fraud Alerts

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. As soon as one credit bureau confirms the fraud alert, they will notify the others. Additional information is available at www.annualcreditreport.com.

Security Freeze

You have the ability to place a security freeze on your credit report at no cost to you. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line,

or a written request to all three of the credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report 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; (5) a legible copy of a government-issued identification card, (6) proof of current address, such as a legible copy of a recent utility bill or bank or insurance statement, (7) a legible copy of a recent W-2, pay stub, or Social Security card, and (8) if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. **Under federal law, you cannot be charged to place, lift, or remove a security freeze.**

After receiving your freeze request, each credit reporting company will send you a confirmation letter containing 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. If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

Additional Helpful Information

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them at the information provided above. This notice was not delayed as a result of a law enforcement investigation.

If this notice letter states that your financial account number and/or credit or debit card number was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account(s), including whether you should close your account(s) or obtain a new account number(s).

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

TO ACTIVATE YOUR MEMBERSHIP AND START MONITORING YOUR PERSONAL INFORMATION PLEASE FOLLOW THE STEPS BELOW:

- Ensure that you **enroll by: September 30, 2023** (Your code will not work after this date).
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877-890-9332** by **September 30, 2023**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian. 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, Equifax and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 at **877-890-9332**. 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 this Identity Restoration support 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. You will also find self-help tips and information about identity protection at this site.

* 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.