



Charlotte Housing Authority

January 22, 2018

NOTICE OF DATA BREACH

Dear Staff:

I am writing to inform you that the Charlotte Housing Authority (CHA) has been the targeted victim of an email spoofing attack and that the security of your personal information contained on an Internal Revenue Service (IRS) Tax Form W-2, may be at risk as a result of this incident. While our investigation is ongoing and we do not have any evidence this information has been misused, we feel it is important to notify you about this incident, encourage you to file your tax return as soon as possible once you receive your 2017 W-2, and provide you with the information below that you can use to better protect against identify theft and fraud.

What Happened?

CHA was the targeted victim of an e-mail spoofing attack. Through this attack, a request was made for employee W-2 information. Unfortunately, this information was provided before it was discovered that the request was made from a fraudulent account by an individual purporting to be the CEO. We discovered the fraudulent nature of this request on Friday, January 19, 2018 and have been working tirelessly to investigate.

What Information Was Involved?

Your IRS Tax Form W-2 was sent in response to the request. An IRS Tax Form W-2 includes the following categories of information: (1) the employee's name; (2) the employee's address; (3) the employee's Social Security number; and (4) the employee's wage information.

What We Are Doing?

We take this incident, and the security of your personal information, very seriously. We are implementing additional safeguards and will provide additional mandatory training to our employees on safeguarding the privacy and security of information on our systems.

We have also notified the IRS, State Tax Departments, law enforcement, the NC Attorney General's office and the FBI's Internet Crime Complaint Center. Additionally, we are offering all affected individuals access to two years of credit monitoring and identity theft restoration services through LifeLock® at no charge. The attached information contains instructions on how to enroll and receive these free services, as well as more information on how to better protect against identity theft and fraud. All current employees are required to sign up for this service by **Friday, January 26, 2018**.

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What can you do?

We recommend that you place a **fraud alert** on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

Equifax: equifax.com or 1-800-525-6285

Experian: experian.com or 1-888-397-3742

TransUnion: transunion.com or 1-800-680-7289

Request that all three credit reports be sent to you, free of charge, for your review. 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. Thieves may hold stolen information to use at different times. Checking your credit reports 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, file a police report. Get a copy of the police report; you may need it to clear up the fraudulent debts.

If your personal information has been misused, visit the FTC's site at www.IdentityTheft.gov to get recovery steps and to file an identity theft complaint. You may also contact them at 1-877-ID-THEFT (877-438-4338), or 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations.

You also may want to consider contacting the major credit bureaus at the telephone numbers above to place a **credit freeze** on your credit file. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identify thief can open new accounts in your name. The cost to place and lift a freeze depends on state law.

We've also attached information from IdentityTheft.gov about steps you can take to help protect yourself from identity theft, depending on the type of information exposed.

You can also visit the NC Attorney General's office to obtain additional information about preventing identify theft. They can be reached at www.ncdoj.gov, (919) 716-6400, or 9001 Mail Service Center, Raleigh, NC 276999001.

For More Information

If you have additional questions, please contact Cara Terrance at (704) 336-2079. We sincerely apologize for this data security breach and the inconvenience that it may cause you and your family. Sincerely,

A. Fulton Meachem, Jr.

A. Fulton Meachem, Jr. President/CEO

