

NOTICE OF LCPTRACKER DATA SECURITY INCIDENT

Louisville MSD contracts with LCPTracker, Inc., (LCPTracker) for a software system that allows MSD's contractors and their subcontractors to upload their payroll information in compliance with MSD's Community Benefits Division Local Labor program. LCPTracker recently informed MSD it became aware of a data security incident where an unauthorized party was able to access personal information of certain individuals that was stored on LCPTracker's systems. This incident did not occur at Louisville MSD and none of our systems were impacted.

MSD has been in contact with LCPTracker to obtain more information about the incident and the data involved. Only one employee of an MSD subcontractor had their personal information accessed. The affected data included that individual's Social Security number. LCPTracker has notified this individual and offered them at least twelve months of complimentary credit monitoring and identity theft restoration services through TransUnion to help protect their identity. Additionally, the individual was provided guidance on how to better protect themselves against identity theft and fraud.

LCPTracker has established a dedicated customer service help line at 1-833-799-4532. This service help line is available from 8:00am – 8:00pm ET, Monday through Friday, excluding some U.S. holidays.

MSD can be contacted at the address and phone number below:

Louisville and Jefferson County Metropolitan Sewer District
Attn: Harold Adams
700 W. Liberty Street
Louisville, KY 40202
(502) 540-6554

Additional Steps That Can Be Taken

Individuals who may be involved are recommended to remain vigilant for incidents of fraud or identity theft by reviewing their account statements and free credit reports for any unauthorized activity. Individuals may obtain a copy of their credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission

and/or the Kentucky Attorney General's Office. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission and Kentucky Attorney General's Office is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.identitytheft.gov, 1-877-IDTHEFT (438-4338)

Kentucky Attorney General's Office, 1024 Capital Center Drive, Suite 200, Frankfort, KY 40601, www.ag.ky.gov, 502-696-5389

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com

- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.