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Alexandria, VA

July 8, 2016

<First Name> <Last Name>

<Street Address>

<City>, <State> < Zip>

Important Credit Card Security Notification.

Please read this entire letter.

Dear <Name>,

On behalf of the Water Environment Federation (“WEF”), this letter is to notify you that one of our vendors, Comnet Marketing Group, Inc. (“Comnet”), recently informed us that it had experienced a data security incident that may have involved your personal information. Comnet assisted WEF with membership renewal outreach, and stored your name, address, phone number, and payment card information when you renewed your membership through them. On June 27, 2016, Comnet informed WEF that an unauthorized individual gained access to Comnet’s system on April 24, 2016 and deleted the information that Comnet had collected from WEF members for membership renewals from August 17, 2015 to April 24, 2016. Comnet has further informed us that their investigation has not revealed any evidence that your personal information was accessed or acquired by this person; however, they cannot rule out that possibility. Therefore, out of an abundance of caution, we are providing you with this notice.

WEF has terminated its relationship with Comnet to help prevent a reoccurrence of this type of incident. We have not been made aware of any reports of fraud in connection with this incident. Nevertheless, we encourage you to carefully review your credit card statement for unauthorized charges. If you suspect unauthorized activity on your account, you should report it to the issuer of your credit card. The policies of the payment card brands, such as Visa or MasterCard, provide that you will not be responsible for unauthorized charges that are reported in a timely manner.

As an added precaution, we are offering you the option to obtain independent credit monitoring services for 12 months at no cost to you. If you would like to participate in this offer, please visit <http://www.protectmyid.com/alert> and enter the following activation code: <code>. You must enroll by **October 31, 2016** to receive this service. If you have questions or need an alternative to enrolling online, please call (877) 297-7780 and provide **Engagement Number PC102611**.

We deeply regret that this incident has occurred and apologize for any inconvenience to you. If you have questions regarding this incident, please do not hesitate to contact Alison Heron, Senior Director of Membership at 703-684-2400 ext. 7741.

Sincerely,

Eileen J. O’Neill, Ph.D
Executive Director

ADDITIONAL RESOURCES, CREDIT ALERTS AND FREEZES

Information about Identity Theft

Federal Trade Commission

The Federal Trade Commission provides information about how to avoid identity theft, including information about placing fraud alerts and security freezes on your credit report.

- Visit: <http://www.ftc.gov/idtheft>
- Call (toll-free): 1-877-ID-THEFT (1-877-438-4338)
- Write: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave., NW, Washington, DC 20580.

State Specific Information

Some states provide additional information and resources to assist their residents when there is a data security breach.

Maryland Residents

For more information on avoiding identity theft you can contact Maryland's Office of the Attorney General, Address: 200 St. Paul Place, Baltimore, MD 21202; Telephone: (410) 576-6491 website www.oag.state.md.us/idtheft/index.htm.

Free Annual Credit Reports

You may obtain a free copy of your credit report once every 12 months.

- Visit: <http://www.annualcreditreport.com>
- Call (toll-free): 1-877-322-8228
- Write: Complete an Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (you can print a copy of the form at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>).

You also may purchase a copy of your credit report by contacting one of the three national credit reporting companies.

Equifax 1-800-525-6285 www.equifax.com P. O. Box 740241 Atlanta, GA 30374-0241	Experian 1-888-397-3742 www.experian.com P. O. Box 9554 Allen, TX 75013	TransUnion 1-800-888-4213 www.transunion.com 2 Baldwin Place P.O. Box 1000 Chester, PA 19022
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Fraud Alerts: “Initial Alert” and “Extended Alert”

You can place two types of fraud alerts 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.” An Initial Alert stays on your credit report for 90 days. You may ask that an Initial Alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An Extended Alert stays on your credit report for seven years. To obtain the Extended Alert, you must provide proof to the credit reporting company (usually in the form of a police report) that you actually have been a victim of identity theft. You have the right to obtain a police report regarding the data security incident. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three credit reporting companies provided above.

A potential drawback to activating a fraud alert would occur when you attempt to open a new account. You would need to be available at either your work phone number or home phone number in order to approve opening the new credit account. If you are not available at either of those numbers, the creditor may not open the account. In addition, it may take longer to obtain credit and in some cases merchants may be hesitant to open a new account.

Fraud alerts will not necessarily prevent someone else from opening an account in your name. A creditor is not required by law to contact you if you have a fraud alert in place. Fraud alerts can legally be ignored by creditors. If you suspect that you are or have already been a victim of identity theft, fraud alerts are only a small part of protecting your credit. You also need to pay close attention to your credit report to make sure that the only credit inquiries or new credit accounts in your file are yours.

You may contact all of the three major credit reporting agencies using the information below that they have published. Credit agencies will need to verify your identity which will require providing your Social Security number and other similar information.

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
<https://fraud.transunion.com>
1-800-680-7289

Equifax
P. O. Box 740241
Atlanta, GA 30374-0241
https://www.alerts.equifax.com/AutoFraud_Online/jsp/fraudAlert.jsp
1-888-766-0008

Experian
P. O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
1-888-397-3742

Placing a fraud alert does not damage your credit or credit score. Additional information may be obtained from www.annualcreditreport.com.

Credit or Security Freeze on Credit File

In some U.S. states, you have the right to put a credit freeze (also known as a security freeze) on your credit file. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. If permitted in your State, using a security freeze may interfere with, or delay your ability to obtain credit.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent; however, using a security freeze may interfere with or delay your ability to obtain credit. To place a security freeze on your credit report, contact the credit reporting agencies using the information below, and be prepared to provide the following (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 two years; and
- (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles.

The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of between \$5.00 and \$20.00 to place, lift, and/or remove a freeze, unless you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report relating to the identity theft incident to the consumer reporting agency. The addresses of consumer reporting agencies to which requests for a security freeze may be sent are:

TransUnion
P.O. Box 2000
Chester, PA 19022-2000
<https://freeze.transunion.com>

Equifax
Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348
https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian
P. O. Box 9532
Allen, TX 75013
<https://www.experian.com/freeze/center.html>

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include:

- proper identification (name, address, and Social Security number);
- the PIN or password provided to you when you placed the security freeze; and
- the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

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