

Credit Monitoring Enrollment

To Enroll, Please Visit: https://response.idx.us/vermont

Enrollment Code: <<XXXXXXXX>> Enrollment Deadline: May 18, 2021

February 18, 2021

Dear <<First Name>>:

The Vermont Department of Labor (VDOL) is sending you this letter because we may have mistakenly mailed your name, Social Security number, or both, to another unemployment claimant. This letter explains what happened, what we are doing in response, how to enroll in credit monitoring services we have arranged for you, and other steps that you can take to secure your information.

What Happened:

On January 29, 2021, we mailed a series of 1099 tax forms to 2020 Vermont unemployment claimants. On February 1, 2021, we received reports from some recipients that they received forms containing other individuals' information. We immediately stopped further VDOL 1099 mailings, launched an investigation, and began taking measures to recover the incorrectly mailed 1099s.

The investigation determined that a sorting error occurred with the claimant information list used to create the 1099 forms for individuals who received supplemental benefits through the Lost Wage Assistance (LWA) and Vermont Short Term Supplemental (VSTS) programs. If you received those benefits, you may have received a VDOL 1099 containing another person's information. It is also possible that another person may have received a VDOL 1099 containing some of your information. If you are not sure whether you received these benefits, you can get that information by calling the telephone number listed at the end of this letter.

What Information Was Involved:

If you received LWA or VSTS benefits, it is possible that another person may have received a VDOL 1099 containing some of your information, including your name and Social Security number.

What We Are Doing:

We take this incident very seriously and are taking a number of steps to address it:

- <u>Credit Monitoring</u>: We have arranged for you to receive two years of credit monitoring and identity theft protection services at no cost to you. You can enroll in this service by following the instructions in the top right corner of this letter and in the "What You Should Do" section below.
- Recovering VDOL 1099s: We are asking all claimants who received a VDOL 1099 to return it. It is possible that by the time you receive this letter, we will have sent you a separate mailing with a



self-addressed, pre-paid envelope. If so, please comply with the instructions in that mailing to return the VDOL 1099. This mass recall is specific to the Vermont Department of Labor 1099-G tax documents and does not apply to tax documents issued by other state agencies or departments.

- <u>Reissuing VDOL 1099s</u>: Although we believe this incident only involved LWA and VSTS 1099s that were mailed, we will be reprinting and resending all VDOL 1099 forms. You will be receiving a new VDOL 1099 by the end of the month.
- <u>Process Improvements</u>: We have implemented enhanced verification efforts and bolstered quality control practices to prevent this from happening again, and we continue to explore new measures to protect your information.

What You Should Do:

As an important precaution, we have arranged for you to receive credit monitoring and identity theft protection services through the company IDX at no cost to you. These services include two years of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. These services are completely free to you, and participation will not negatively impact your credit score. For more information on IDX's services, including instructions on how to activate your complimentary two-year membership, please visit https://response.idx.us/vermont or call 833-726-0943 and use the Enrollment Code provided above. Please note the deadline to enroll is May 18, 2021.

We have also included with this letter a list of suggestions to best protect yourself against the risk of identity theft. These will prove useful regardless of whether you also choose to accept the free credit monitoring and identity protection services described above.

For More Information.

We regret that this occurred and sincerely apologize for any inconvenience. If you have questions, please call the dedicated call center established for this matter at 833-726-0943, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time or visit https://response.idx.us/vermont.

Sincerely,

Michael Harrington Commissioner of Labor



TIPS FOR GUARDING AGAINST IDENTITY THEFT

- (1) Review your bank, credit card and debit card account statements over the next twelve to twenty-four months and immediately report any suspicious activity to your bank or credit union.
- (2) Monitor your credit reports with the major credit reporting agencies.

Equifax	Experian	TransUnion
1-800-685-1111	1-888-397-3742	1-800-916-8800
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374-0241	Allen, TX 75013	Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com

Under Vermont law, you are entitled to a free copy of your credit report from those agencies every twelve months. Call the credit reporting agency at the telephone number on the report if you find: (A) Accounts you did not open; (B) Inquiries from creditors that you did not initiate; or (C) Inaccurate personal information, such as home address and Social Security number.

- (3) If you find suspicious activity on your credit reports or other account statements, call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records, and also to access some services that are free to identity theft victims.
- (4) If you find suspicious activity on your credit reports or on your other account statements, consider placing a fraud alert on your credit files so creditors will contact you before opening new accounts. Call any one of the three credit reporting agencies at the number below to place fraud alerts with all of the agencies.

Equifax Experian TransUnion 888-766-0008 888-397-3742 800-680-7289

(5) You may also get information about security freezes using the below addresses:

Equifax:	Experian:	TransUnion:
https://www.equifax.com/personal/credit-report-services/credit-	http://www.experian.com/consumer/security_fr eeze.html	https://www.transunion.com/ credit-freeze
freeze/	<u>eeze.nam</u>	eredit freeze

If you do not have Internet access but would like to learn more about how to place a security freeze, contact the VT Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).

(6) Even if you do not find suspicious activity on your credit report or your other account statements, it is important that you check your credit report for the next two years. Just call one of the numbers in paragraph 2 above to order your reports or to keep a fraud alert in place.

Helpful information about identity theft, security freezes, and obtaining a free copy of your credit report is available on the VT Attorney General's website: http://ago.vermont.gov/. Another helpful source is the Federal Trade Commission website: https://www.consumer.ftc.gov/features/feature-0014-identity-theft.

