

## Possible Questions from Public

### **How did this happen?**

- (Insert brief description of current incident)

### **When did this happen?**

- (Insert timeframe) \_\_\_\_\_

### **What does this mean to, or how will this affect, me?**

- In many incidents there is a reasonable likelihood that there will be no impact to those people whose information was impacted.
- Since the intent is unknown, prudent steps should be taken to reduce potential impact by monitoring credit every 3 months for at least a year.

### **What should an individual do (how do I protect myself)?**

- Immediately place a fraud alert on your credit file and monitor your credit at least every 3 months for a minimum of 1 year
  - Experian 888-397-3742
  - Equifax 800-525-6285
  - TransUnion 800-680-7285

### **What is a fraud alert?**

- By requesting a 90-day fraud alert, anyone seeking credit in your name will have to have their identity verified. To have a fraud alert in place, contact one of the three major credit bureaus to request that an initial free 90-day fraud alert be added to your file (the other two credit bureaus will be notified automatically). Contact information for each of the three credit bureaus is below.

Equifax  
(800) 525-6285

<http://www.equifax.com>

Experian  
(888) 397-3742

<http://www.experian.com>

TransUnion  
(800) 680-7289

<http://www.transunion.com>

**What will the state do to protect me?**

- The state will continue to attempt to recover the information.

**Is there a charge for credit monitoring and if so who will pay the charge?**

- You are able to monitor your own credit for free. You can request free credit reports.
- If you are asking whether we will pay for a company to monitor your credit, there is a charge, which may vary among credit reporting companies. The State of West Virginia will not be paying for credit monitoring services.

**What if I have already gotten my free credit report for this year?**

- You can still obtain another free credit report because you believe you might be a possible victim of identity theft.
- You can place a fraud alert on your credit that is good for 90 days. You should know, however, that during that 90 days you cannot obtain instant credit at a retail store, and if you have applied for a loan, you may have a short delay in the processing of that loan application while your request for credit is verified. If you need us to provide information regarding this incident to a bank or other lender, let us know, and we will be happy to do so.

**Should I close my bank account? (employer)**

- You should contact your bank to discuss the situation and determine the best thing to do in your particular circumstance. You may be able to place an alert on your account rather than close it entirely.

**What information was included in the incident?**

- The information included (Insert description of information that was included).

**Was the information protected?**

---

---

---

---

**Why did it take \_\_\_\_\_ days to begin notifying us after the incident occurred?**

- We had to determine what information was impacted – analyze that information to determine if it contained confidential or personally identifiable information – and then gather information to develop guidelines for impacted people on what to do to protect themselves.

**What steps are being taken to recover the information?**

- The state is working with local law enforcement on this matter.

**Where did you file the police report?**

- \_\_\_\_\_

**When will I be able to get more information?**

- As information become available, our staff will be able to respond more fully to inquiries.

**How many people are affected by the incident?**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Why did you take my information in the first place?**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Is there someone taking media calls?**

- Yes -- \_\_\_\_\_ – ask for \_\_\_\_\_.

**This is Delegate\_\_\_\_ or Senator\_\_\_\_, I need to speak to someone regarding this identity theft issue:**

- [Use same protocol as other calls, but send unique calls to \_\_\_\_\_. (Insert Department name) employees: document unique questions and give them to \_\_\_\_\_ who will forward them to \_\_\_\_\_.]

**I am an attorney representing one of the employers affected by your recent security breach. I would like to have all of the documents, including e-mails, related to this incident sent to me immediately.**

- Could you be more specific regarding what documents you are requesting?

**I want everything!**

- I can send you a copy of the original text of telephone notification we gave to employers, as well as an FAQ fact sheet, a copy of the follow-up letter to the employers and a copy of the form letter sent to employees.
- If you require anything other than that information, please request it in writing to the following address:

---

---

---

**How long is my information retained?**

- There is no set time for this information to be retained – it varies.

**What is being done to prevent this from happening again?**

- Security practices are being reviewed, and safeguards are under study that will reduce the risk that this could happen in the future.

Template 02/03/09