

Bi-State Development Provides Notice of Data Security Incident

Bi-State Development is providing notice of an event that occurred which may affect the privacy of information of certain individuals.

On October 2, 2023, we became aware that an unauthorized third-party accessed our systems. Thereafter, we took steps to stop the access and increase security. We also brought in cyber specialists to investigate the nature and scope of the incident.

We have no evidence of any identity theft or fraud in connection with this incident, we are notifying former and current employees as well as the dependents and beneficiaries related to former and current employees whose information was present in the system at the time of the incident. The third-party likely accessed information including names, social security numbers, drivers licenses, passport numbers, financial account information, health insurance information, and medical information. Customer data was not impacted as a result of this incident.

The privacy, and security of information in our care is one of our highest priorities. When we discovered this incident, we immediately reset system passwords, added extra layers of security, and investigated what data may be at risk. We also notified law enforcement. We are continuing to work to lower the chances of something like this happening again. In addition, we are offering credit monitoring and identity theft protection services through TransUnion.

We understand that you may have questions that are not addressed. If you have additional questions, please call the dedicated assistance line at (833)-540-0844, which is available Monday through Friday, between 7 a.m. to 7 p.m. Central Time (excluding major US holidays). You may also write Bi-State Development at 211 N. Broadway Attn: Risk Management, Suite 700, St. Louis Missouri 63102. We recommend that potentially impacted individuals follow the recommendations in the letter they receive and contact the call center with any questions.

We encourage everyone to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/freeze

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.)
2. Social Security number
3. Date of birth
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years
5. Proof of current address, such as a current utility bill or telephone bill
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the agencies listed below:

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/fraud-alerts

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General.