

EXHIBIT 1

The investigation into this matter is ongoing, and this notice will be supplemented with any significant new facts learned subsequent to its submission. By providing this notice, the City of Miami Beach (“the City”) does not waive any rights or defenses regarding the applicability of Nebraska law, the applicability of the Nebraska data event notification statute, or personal jurisdiction.

Nature of the Data Event

On September 3, 2024, the City learned that an archive folder containing information for certain utility customers was inadvertently moved to a publicly accessible folder within the City document management system. Upon learning of this incident, the City immediately removed the folder from public view, secured the data, and launched an investigation into the nature and scope of the event. While the City is not aware of the actual unauthorized access to personal information contained within the folder, the investigation could not rule out this type of activity.

As a result, the City promptly launched an investigation to understand the nature and scope of the event. As part of this investigation, the City undertook a comprehensive review in order to identify the information contained within the archive folder, identify the individuals whose information may have been involved, and identify accurate address information for potentially impacted individuals in order to provide them with notice of the incident. The results of this review determined the information that was present in the archive folder at the time of the incident related to certain Nebraska resident include name, Social Security number, and driver's license number or government identification number.

Notice to Nebraska Resident

On November 13, 2024, the City began providing notice to potentially impacted individuals. On January 29, 2025, the City provided written notice of this incident to one (1) Nebraska resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon learning of the event, the City took steps to secure the information and began an investigation. The City is reviewing existing security policies and reinforced with its employees the importance of safeguarding the information in its possession to prevent event similar events moving forward. The City is notifying potentially affected individuals and is also providing complimentary access to credit monitoring services for twelve (12) months, through TransUnion, to individuals whose personal information was potentially affected by this incident.

Further, the City is providing individuals with guidance on how to better protect against identity theft and fraud, including information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

EXHIBIT A



January 29, 2025

NOTICE OF SECURITY INCIDENT

Dear :

The City of Miami Beach (the “City”) is writing to inform you of an event that may affect the privacy of some of your information. Although we are unaware of any identity theft or fraud in relation to the event, we are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On September 3, 2024, the City learned that an archive folder containing information for certain utility customers was inadvertently moved to a publicly accessible folder within our document management system. Upon learning of this incident, we immediately removed the folder from public view, secured the data, and launched an investigation into the nature and scope of the event. While we are not aware of the actual unauthorized access to personal information contained within the folder, the investigation could not rule out this type of activity. Therefore, we are notifying you out of an abundance of caution.

What Information Was Involved? Our investigation determined that the following types of personal information were potentially involved in this incident: your name and driver's license number or government identification number. Please note, we are not aware of any actual unauthorized access to this information.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon learning of the event, we promptly took steps to secure the information and began an investigation in order to identify those individuals who may be affected. We are reviewing existing security policies and reinforced with our employees the importance of safeguarding the information in our possession to prevent similar events moving forward.

As an added precaution, we are offering you immediate access to complimentary credit monitoring and identity theft protection services for twelve (12) months at no cost to you, through Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. You can find information on how to enroll in these services in the enclosed *STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION*. We encourage you to consider enrolling in these services as we are not able to do so on your behalf.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the information contained in the enclosed *STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION*.

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For More Information. We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call 1 (833) 799-8735 from 8:00 a.m. ET to 8:00 p.m. ET, Monday through Friday, excluding major U.S. holidays. We take this event very seriously and sincerely regret any inconvenience or concern this event may cause you.

Sincerely,

Marc Chevalier, Senior Risk Officer
The City of Miami Beach

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Monitoring Services

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within ninety (90) days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of eighteen (18) years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit <http://www.annualcreditreport.com> or call, toll-free, 1 (877) 322-8228. Consumers may also directly contact the three (3) major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one (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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Should consumers wish to place a fraud alert, please contact any of the three (3) major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two (2) to five (5) 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three (3) major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/data-breach-help/
1 (888) 298-0045	1 (888) 397-3742	1 (833) 799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; <https://www.identitytheft.gov>; 1 (877) ID-THEFT (1 (877) 438-4338); and 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the relevant state Attorney General, and the Federal Trade Commission. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and <https://oag.dc.gov>. The City is located at 1700 Convention Center Drive, Miami Beach, FL 33139.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1 (410) 576-6300 or 1 (888) 743-0023; and <https://www.marylandattorneygeneral.gov/>. The City is located at 1700 Convention Center Drive, Miami Beach, FL 33139.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1 (800) 771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1 (877) 566-7226 or 1 (919) 716-6000; and <https://www.ncdoj.gov>.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; <https://www.riag.ri.gov>; and 1 (401) 274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There is approximately one (1) Rhode Island resident that may be impacted by this event.