

Richard Reiter
914.872.7728 (direct)
Richard.Reiter@wilsonelser.com

March 22, 2022

Via E-Mail: Idtheft@oag.state.md.us

Attorney General Brian E. Frosh
Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202

Re: Data Security Incident

Dear Attorney General Frosh:

Wilson Elser Moskowitz Edelman and Dicker LLP (“Wilson Elser”) represents Riverhead Central School District, located at 700 Osborn Avenue, Riverhead, NY 11901 (“Riverhead”) with respect to a data security incident described in more detail below. Riverhead takes the security and privacy of the information in its control seriously, and has taken steps to prevent a similar incident from occurring in the future.

1. Description of the Incident.

On or about December 3, 2021, Riverhead became aware of a ransomware incident, which may have resulted in the inadvertent exposure of personal information of individuals, including current and former Riverhead students and staff members to an unknown individual who was not authorized to view it (the “Incident”). Since the Incident, Riverhead has worked diligently with a cyber forensic investigator to determine the scope of the incident.

Based on the results of an investigation conducted by third-party forensic vendors, Riverhead determined that the following elements of personal information may have been accessed and/or acquired by an unauthorized individual: student names, addresses, and dates of birth and staff names addresses and social security numbers. The elements of personal information that may have been exposed as a result of this incident varies per individual.

There has been no direct evidence linking any fraud arising out of the incident. One individual whose information may have been compromised has reported fraudulent activity relating to their personal information.

1133 Westchester Avenue • White Plains, NY 10604 • p 914.323.7000 • f 914.323.7001

Albany • Austin • Baltimore • Beaumont • Boston • Chicago • Dallas • Denver • Edwardsville • Garden City • Hartford • Houston • Kentucky • Las Vegas • London
Los Angeles • Miami • Michigan • Milwaukee • New Jersey • New Orleans • New York • Orlando • Philadelphia • San Diego • San Francisco • Stamford • Virginia
Washington, DC • West Palm Beach • White Plains

wilsonelser.com

2. Number of Maryland residents affected.

Riverhead discovered that the Incident may have resulted in the unauthorized exposure of information pertaining to three (3) Maryland residents. Notifications letters to these individuals will be mailed on March 22, 2022, via First Class Mail. Sample copies of the notification letters are attached as **Exhibit A**.

3. Steps taken.

Riverhead takes the privacy and security of their information seriously, and has taken steps to protect the privacy and security of potentially impacted individuals' information. Upon discovery of the Incident, Riverhead worked with cybersecurity counsel and a cyber forensic specialist to investigate how the Incident occurred and what information was compromised. Riverhead is committed to ensuring the security of all information in its control, and is taking steps to strengthen its security posture to prevent a similar event from occurring in the future. Additionally, all notified Maryland residents whose social security number was potentially compromised were offered complimentary identity theft and credit monitoring services for twelve (12) months. No financial account or payment account information was compromised as a result of this incident.

4. Contact information.

Riverhead remains dedicated to protecting the sensitive information within its control. If you have any questions or need additional information, please do not hesitate to contact me at Richard.Reiter@wilsonelser.com or (914) 872-7728.

Very truly yours,

WILSON ELSE MOSKOWITZ EDELMAN AND DICKER LLP

Richard Reiter

Richard Reiter

EXHIBIT A



RIVERHEAD CENTRAL SCHOOL DISTRICT

Return to IDX

P.O Box 989728

West Sacramento, CA 95798-9728

Via First-Class Mail

To the Parent or Guardian of:

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

March 22, 2022

Notice of Data Incident

Dear Parent or Guardian of <<First Name>> <<Last Name>>:

Riverhead Central School District recently experienced a data security incident which may have affected your child's personal information. We take the protection and proper use of your child's information seriously, and sincerely apologize for any inconvenience this incident may cause. This letter contains additional information about the incident, our response to this incident, and steps you can take to safeguard your child's information.

What Happened

On or about December 3, 2021, Riverhead Central School District experienced ransomware incident. During a typical ransomware incident, cybercriminals try to "lock" an organization's digital files in an attempt to get paid for a digital key to unlock the files. We promptly launched an investigation, engaged a national cybersecurity firm to assist in assessing the scope of the incident and took steps to mitigate the potential impact to our community. Unfortunately, these types of incidents are becoming increasingly common, and even organizations with some of the most sophisticated IT infrastructure available are affected. We have since worked diligently to determine exactly what happened and what information was involved as a result of this incident.

What Information Was Involved

Riverhead Central School District's investigation determined that on or about November 9, 2021, an unauthorized individual gained access to Riverhead Central School District's environment which resulted in the potential access of approximately four hundred and twenty-two (422) files/folders. The elements of your child's personal information that were potentially exposed may have included your child's: name, parent or other family member names, addresses and date of birth. Please note that there is no evidence at this time that any of your child's personal information has been misused as a result of this incident.

What We Are Doing

We are working with cybersecurity counsel to determine the actions to take in response to the incident. Together, we continue to investigate and closely monitor the situation. Additionally, we notified the Department of Homeland Security and the Federal Bureau of Investigation's cybersecurity unit, IC3 of this incident. Further, we are taking steps to strengthen our security posture to prevent a similar event from occurring again in the future.

700 Osborn Avenue, Riverhead, NY 11901-2996

FAX (631) 369-6816 · www.riverhead.net

Riverhead High School · Riverhead Middle School · Pulaski Street Elementary School · Aquebogue Elementary School
Phillips Avenue Elementary School · Riley Avenue Elementary School · Roanoke Avenue Elementary School

What You Can Do

At this time, we are not aware of anyone experiencing fraud as a result of this incident. We encourage you to remain vigilant, monitor your child's accounts, and immediately report any suspicious activity or suspected misuse of your child's personal information. Additionally, we recommend that you review the following page, which contains important additional information about steps you can take to safeguard your child's personal information, such as the implementation of fraud alerts and security freezes.

For More Information

Please know that the protection of your child's personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause you. If you have any questions, please do not hesitate to call (833) 749-2004, Monday – Friday, 9 am - 9 pm Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "Aug E. Tornatore".

Dr. Augustine E. Tornatore
Superintendent of Schools
Riverhead Central School District

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina: You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202
1-888-743-0023 www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection, 150 South Main Street, Providence, RI 02903
1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580
1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224
1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, 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 five 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. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

equifax.com/personal/credit-report-services/

1-800-349-9960

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

experian.com/freeze/center.html

1-888-397-3742

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

transunion.com/credit-freeze

1-888-909-8872

More information can also be obtained by contacting the Federal Trade Commission listed above.



RIVERHEAD CENTRAL SCHOOL DISTRICT

Return to IDX

P.O Box 989728

West Sacramento, CA 95798-9728

To Enroll, Please Call:

(833) 749-2004

Or Visit:

<https://response.idx.us/riverhead>

Enrollment Code: <<Enrollment>>

Via First-Class Mail

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

March 22, 2022

Notice of Data Incident

Dear <<First Name>> <<Last Name>>:

Riverhead Central School District recently experienced a data security incident which may have affected your personal information. We take the protection and proper use of your information seriously, and sincerely apologize for any inconvenience this incident may cause. This letter contains additional information about the incident, our response to this incident, and steps you can take to safeguard your information.

What Happened

On or about December 3, 2021, Riverhead Central School District experienced a ransomware incident. During a typical ransomware incident, cybercriminals try to “lock” an organization’s digital files in an attempt to get paid for a digital key to unlock the files. We promptly launched an investigation, engaged a national cybersecurity firm to assist in assessing the scope of the incident and took steps to mitigate the potential impact to our community. Unfortunately, these types of incidents are becoming increasingly common, and even organizations with some of the most sophisticated IT infrastructure available are affected. We have since worked diligently to determine exactly what happened and what information was involved as a result of this incident.

What Information Was Involved

The elements of your personal information that were potentially exposed may have included your: name, address and social security number.

What We Are Doing

We are working with cybersecurity counsel to determine the actions to take in response to the incident. Together, we continue to investigate and closely monitor the situation. Additionally, we notified the Department of Homeland Security and the Federal Bureau of Investigation’s cybersecurity unit, IC3, of this incident. Further, we are taking steps to strengthen our security posture to prevent a similar event from occurring again in the future.

700 Osborn Avenue, Riverhead, NY 11901-2996

FAX (631) 369-6816 · www.riverhead.net

Riverhead High School · Riverhead Middle School · Pulaski Street Elementary School · Aquebogue Elementary School
Phillips Avenue Elementary School · Riley Avenue Elementary School · Roanoke Avenue Elementary School

Out of an abundance of caution, we have arranged for you to enroll in a complementary, identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<twelve (12)/twenty-four (24)>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do

To enroll in the complimentary credit monitoring service that we are offering you, please go to <https://response.idx.us/riverhead> and using Enrollment Code <<Enrollment>>, follow the steps to receive the credit monitoring service online within minutes. If you do not have access to the Internet and wish to enroll, please call IDX's toll-free hotline at (833) 749-2004.

You can sign up for the online or offline credit monitoring service anytime between now and June 22, 2022. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

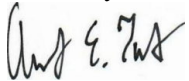
Once you are enrolled, you will be able to activate your credit monitoring service valid for <<twelve (12)/twenty-four (24)>> months through TransUnion. The credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address, and more. Upon enrolling, you will have access to CyberScan identity protection as well. The service also includes access to an identity restoration program that provides assistance in the event that your identity is compromised and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

We encourage you to remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information.

For More Information

Please know that the protection of your personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause you. If you have any questions, please do not hesitate to call (833) 749-2004, Monday – Friday, 9 am - 9 pm Eastern Time.

Sincerely,



Dr. Augustine E. Tornatore
Superintendent of Schools
Riverhead Central School District

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina: You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202
1-888-743-0023 www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection, 150 South Main Street, Providence, RI 02903
1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580
1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224
1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, 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 five 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. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

equifax.com/personal/credit-report-services/

1-800-349-9960

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

experian.com/freeze/center.html

1-888-397-3742

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

transunion.com/credit-freeze

1-888-909-8872

More information can also be obtained by contacting the Federal Trade Commission listed above.



RIVERHEAD CENTRAL SCHOOL DISTRICT

Return to IDX

P.O Box 989728

West Sacramento, CA 95798-9728

To Enroll, Please Call:

(833) 749-2004

Or Visit:

<https://response.idx.us/riverhead>

Enrollment Code: <<Enrollment>>

Via First-Class Mail

TO THE ESTATE OF

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

March 22, 2022

Notice of Data Incident

To the Representative of the Estate of <<First Name>> <<Last Name>>:

Riverhead Central School District recently experienced a data security incident which may have affected the decedent's personal information. We take the protection and proper use of the decedent's information seriously, and sincerely apologize for any inconvenience this incident may cause. This letter contains additional information about the incident, our response to this incident, and resources we are making available to you.

What Happened

On or about December 3, 2021, Riverhead Central School District experienced a ransomware incident. During a typical ransomware incident, cybercriminals try to "lock" an organization's digital files in an attempt to get paid for a digital key to unlock the files. We promptly launched an investigation, engaged a national cybersecurity firm to assist in assessing the scope of the incident and took steps to mitigate the potential impact to our community. Unfortunately, these types of incidents are becoming increasingly common, and even organizations with some of the most sophisticated IT infrastructure available are affected. We have since worked diligently to determine exactly what happened and what information was involved as a result of this incident.

What Information Was Involved

The elements of the decedent's personal information that were potentially exposed may have included the decedent's: name, address and social security number. Please note that there is no evidence at this time that any of the decedent's personal information has been misused as a result of this incident.

What We Are Doing

We are working with cybersecurity counsel to determine the actions to take in response to the incident. Together, we continue to investigate and closely monitor the situation. Additionally, we notified the Department of Homeland Security and the Federal Bureau of Investigation's cybersecurity unit, IC3, of this incident. Further, we are taking steps to strengthen our security posture to prevent a similar event from occurring again in the future.

700 Osborn Avenue, Riverhead, NY 11901-2996

FAX (631) 369-6816 · www.riverhead.net

Riverhead High School · Riverhead Middle School · Pulaski Street Elementary School · Aquebogue Elementary School
Phillips Avenue Elementary School · Riley Avenue Elementary School · Roanoke Avenue Elementary School

Out of an abundance of caution, we have arranged for you to enroll in a complementary, identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<twelve (12)/twenty-four (24)>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do

To enroll in the complimentary identity theft monitoring service that we are offering the decedent's estate, <https://response.idx.us/riverhead> and using Enrollment Code <<Enrollment>>, follow the steps to receive the identity theft monitoring service online within minutes. If you do not have access to the Internet and wish to enroll, please call IDX's toll-free hotline at (833) 749-2004.

You can sign up for the online or offline credit monitoring service anytime between now and June 22, 2022. Due to privacy laws, we cannot register the decedent directly.

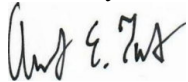
Once enrolled, you will obtain <<twelve (12)/twenty-four (24)>> months of unlimited of CyberScan monitoring, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if the decedent's identity is compromised. CyberScan monitoring which will monitor criminal websites, chat rooms, and bulletin boards for illegal selling or trading of the decedent's personal information. The service also includes access to an identity restoration program that provides assistance in the event that the decedent's identity is compromised.

We encourage you to remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information.

For More Information

Please know that the protection of the decedent's personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause you. If you have any questions, please do not hesitate to call (833) 749-2004, Monday – Friday, 9 am - 9 pm Eastern Time.

Sincerely,



Dr. Augustine E. Tornatore
Superintendent of Schools
Riverhead Central School District

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

For residents of Maryland, Rhode Island, Illinois, New York, and North Carolina: You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202
1-888-743-0023 www.oag.state.md.us

Rhode Island Office of the Attorney General Consumer Protection, 150 South Main Street, Providence, RI 02903
1-401-274-4400 www.riag.ri.gov

North Carolina Office of the Attorney General Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com

Federal Trade Commission Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580
1-877-IDTHEFT (438-4338) www.ftc.gov/idtheft

New York Office of Attorney General Consumer Frauds & Protection, The Capitol, Albany, NY 12224
1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>

For residents of Massachusetts: It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, 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 five 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. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

equifax.com/personal/credit-report-services/

1-800-349-9960

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

experian.com/freeze/center.html

1-888-397-3742

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

transunion.com/credit-freeze

1-888-909-8872

More information can also be obtained by contacting the Federal Trade Commission listed above.