



February 17, 2022

**Via E-Mail**

Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202  
[ldtheft@oag.state.md.us](mailto:ldtheft@oag.state.md.us)

To Whom It May Concern:

I write on behalf of Carefree of Colorado ("Carefree" or the "Company") to provide notice of a security incident potentially affecting 1 Maryland resident.

Carefree experienced a ransomware attempt on October 6, 2021. Upon detecting the attempt, Carefree immediately secured its servers and began investigating the incident with leading third-party forensic investigators. Instead of giving into a ransomware demand from the unauthorized third party, we worked as quickly as possible to restore the Company's systems from our saved backup tapes.

Our comprehensive forensic investigation concluded that we could not rule out the possibility that this unauthorized third party may have obtained documents stored on the Company's file and email servers. We then conducted a careful review of the documents that potentially could have been affected. On January 18, 2022, we discovered that these documents contained personal information about the Maryland resident, including their name and Social Security number.

Please note that we have no information indicating that the personal information of the Maryland resident was actually taken, or otherwise has been misused. Nevertheless, out of an abundance of caution, we will send a notification to the potentially affected Maryland resident on February 17, 2022, along with an offer of identity theft protection services through Experian at no cost to them. A template copy of the notification sent to Maryland resident is attached to this letter.

Please be assured that Carefree is taking steps to prevent a recurrence. Carefree has implemented additional malware detection systems. We continue to review our already robust information security safeguards to identify additional ways to enhance them. We also have reported this incident to law enforcement and will cooperate with any investigation.

Please contact Zoe Argento at [zargento@littler.com](mailto:zargento@littler.com) with any questions.

Sincerely,

Carefree of Colorado



February 17, 2022

[Name of Recipient]  
[Street Address]  
[City/State/Zip]

Dear [Name of Recipient]:

Carefree of Colorado ("Carefree" or the "Company") values its workers and is committed to protecting your personal information. Unfortunately, we are writing to inform you of a recent information security incident, and to share with you the steps that we are taking to address it.

Carefree experienced a ransomware attempt on October 6, 2021. Upon detecting the attempt, Carefree immediately secured its servers and began investigating the incident with leading third-party forensic investigators. Instead of giving into a ransomware demand from the unauthorized third party, we worked as quickly as possible to restore the Company's systems from our saved backup tapes.

Our comprehensive forensic investigation concluded that we could not rule out the possibility that this unauthorized third party may have obtained documents stored on the Company's file and email servers. We then conducted a careful review of the documents that potentially could have been affected. On January 18, 2022, we discovered that these documents contained personal information about you, including your name and Social Security number.

**Please note that we have no information indicating that your personal information was actually taken, or otherwise has been misused.** In addition, your credit or debit card numbers were not affected by this incident.

Out of an abundance of caution, Carefree is offering you one year of identity protection services, at no cost to you, through Experian, one of the three nationwide credit bureaus. Your one-year membership in Experian's IdentityWorks<sup>SM</sup> product provides identity restoration services, fraud detection tools, and other benefits, which include monitoring your credit file at Experian.

Starting today, you can call Experian's identity restoration agents to assist you to investigate and resolve any incidents of fraud. You may take advantage of this benefit, at any time, until February 15, 2023 by calling Experian at 1-877-890-9332. No enrollment or activation is necessary. The terms and conditions for identity restoration are located at: [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration is immediately available to you, we also encourage you to activate the fraud detection tools available through IdentityWorks<sup>SM</sup>. This product provides you with identity detection, credit monitoring, and resolution of identity theft.

If you wish to enroll in IdentityWorks<sup>SM</sup>, you will need to do the following:

1. **Visit** the IdentityWorks<sup>SM</sup> web site: <https://www.experianidworks.com/credit> or call 1-877-890-9332 to enroll and provide Engagement Number **[INSERT]**.
2. **PROVIDE** your Activation Code: **[Activation Code]**.

Enrollment Deadline: **May 10, 2022** (your Activation Code will not work after this date).

If you have any questions concerning IdentityWorks<sup>SM</sup>, or if you prefer to enroll over the phone for delivery of your membership via US mail, please call Experian at 1-877-890-9332. Be prepared to provide Engagement Number **[INSERT]** as proof of eligibility for the identity protection product by Experian.

In addition to the offer of IdentityWorks<sup>SM</sup>, we have included with this letter additional information on steps you can take to protect the security of your personal information. We urge you to review this information carefully. We also encourage you to change your login credentials to any personal account promptly.

Please be assured that Carefree is taking steps to prevent a recurrence. Carefree has implemented additional malware detection systems. We continue to review our already robust information security safeguards to identify additional ways to enhance them. We also have reported this incident to law enforcement and will cooperate with any investigation.

Carefree sincerely apologizes for this incident and regrets any inconvenience it may cause you. Should you have any questions or concerns regarding this incident, please do not hesitate to contact our call center at 1-833-392-1328 between 9 A.M. and 7 P.M (ET) / 8 A.M. and 6 P.M (CT) / 7 A.M. and 5 P.M. (MT)/ 6 A.M. and 4 P.M. (PT), Monday through Friday.

Sincerely,

A handwritten signature in black ink that reads "Melanie Oliver". The signature is fluid and cursive, with the first name "Melanie" being more prominent than the last name "Oliver".

Melanie Oliver  
Director of Human Resources  
Carefree of Colorado

## **Steps To Protect The Security Of Your Personal Information**

By taking the following steps, you can help reduce the risk that your personal information may be misused.

**1. Enroll in IdentityWorks<sup>SM</sup>.** You must personally activate identity monitoring for it to be effective. The notice letter contains instructions and information on how to activate your IdentityWorks<sup>SM</sup> membership. Experian's IdentityWorks<sup>SM</sup> product will provide the following:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- **Credit Monitoring:** Actively monitors your Experian credit file for indicators of fraud.
- **Identity Restoration:** Identity restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks<sup>SM</sup> ExtendCARE:** You will receive the same high level of identity restoration support even after your IdentityWorks<sup>SM</sup> membership expires.
- **\$1 Million Identity Theft Insurance<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Please direct questions about the IdentityWorks<sup>SM</sup> product to Experian. A credit card is not required for enrollment in IdentityWorks<sup>SM</sup>. Enrollment in IdentityWorks<sup>SM</sup> will not affect your credit score. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

**2. Review your credit reports.** You can receive free credit reports by placing a fraud alert. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three national credit bureaus. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.

**3. Review your account statements.** You should carefully review for suspicious activity the statements that you receive from credit card companies, banks, utilities, and other services.

**4. Change your login credentials.** If you stored your login credentials on the Company's systems for any account, you should change your login credentials for that account. As a best practice, you also should consider enabling multi-factor authentication on your online accounts, if that option is available and if you have not already done so.

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**5. Remain vigilant and respond to suspicious activity.** If you receive an e-mail or mail alert from Experian, contact an IdentityWorks<sup>SM</sup> identity resolution agent toll-free at 1-877-890-9332 or visit [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for additional information. You should consider changing your username, passwords, security questions, and security answers to your online accounts. If you notice suspicious activity on an account statement, report it to your credit card company or service provider and consider closing the account. You should also consider reporting such activity to Carefree, your local police department, your state's attorney general, and the Federal Trade Commission.

**6. You have the right to place a "security freeze" on your credit report.** A security freeze will prohibit a consumer reporting agency from releasing information in your credit file without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Please understand that placing a security freeze on your credit file may delay, interfere with, or prevent the timely approval of any subsequent request or application you make for a new loan, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze on your credit file, contact the three nationwide credit bureaus, listed below. You will need to provide appropriate proof of your identity to the credit bureau, which will include your name, address, date of birth, Social Security number, and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. There is no charge to place a credit freeze.

The contact information for all three credit bureaus is as follows:

Equifax  
P.O. Box 105788  
Atlanta, GA 30348  
1-888-298-0045  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)

**7. Consider placing a fraud alert with one of the three nationwide credit bureaus.** You can place an initial fraud alert by contacting one of the three nationwide credit bureaus listed above. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

An initial fraud alert stays in your file for at least one year. To place this alert, a credit bureau will require you to provide appropriate proof of your identity, which may include your Social Security number. If you are the victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years.

An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide credit bureaus listed above. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address.

**8. Additional Information.** You may obtain information about fraud alerts and security freezes and additional information about steps you can take to avoid identity theft from the following: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; <http://www.ftc.gov/idtheft/>; (877) IDTHEFT (438-4338).

**If you live in Maryland, please read the additional notice below that applies to you:**

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**If you live in New Mexico, please read the additional notice below that applies to you:**

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

**A Summary of Your Rights Under the Fair Credit Reporting Act**

Please find a Summary of Your Rights Under the Fair Credit Report Act here:  
<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>

**If you live in New York, please read the additional notice below that applies to you:**

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1-800-771-7755  
[www.ag.ny.gov/](http://www.ag.ny.gov/)

**If you live in North Carolina, please read the additional notice below that applies to you:**

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

North Carolina Office of the Attorney General  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226 (within North Carolina)

1-919-716-6000 (outside of North Carolina)  
[www.ncdoj.gov](http://www.ncdoj.gov)



February 17, 2022

[Name of Recipient]

[Street Address]

[City/State/Zip]

Dear [Name of Recipient]:

Carefree of Colorado ("Carefree" or the "Company") values its workers and is committed to protecting your personal information. Unfortunately, we are writing to inform you of a recent information security incident, and to share with you the steps that we are taking to address it.

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Sincerely,



Melanie Oliver  
Director of Human Resources  
Carefree of Colorado

## **Steps To Protect The Security Of Your Personal Information**

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**2. Review your credit reports.** You can receive free credit reports by placing a fraud alert. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three national credit bureaus. To obtain a free annual credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report from one of the three credit bureaus every four months.

**3. Review your account statements.** You should carefully review for suspicious activity the statements that you receive from credit card companies, banks, utilities, and other services.

**4. Change your login credentials.** If you stored your login credentials on the Company's systems for any account, you should change your login credentials for that account. As a best practice, you also should consider enabling multi-factor authentication on your online accounts, if that option is available and if you have not already done so.

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

such activity to Carefree, your local police department, your state's attorney general, and the Federal Trade Commission.

**6. You have the right to place a “security freeze” on your credit report.** A security freeze will prohibit a consumer reporting agency from releasing information in your credit file without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. Please understand that placing a security freeze on your credit file may delay, interfere with, or prevent the timely approval of any subsequent request or application you make for a new loan, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze on your credit file, contact the three nationwide credit bureaus, listed below. You will need to provide appropriate proof of your identity to the credit bureau, which will include your name, address, date of birth, Social Security number, and other personal information. After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze. There is no charge to place a credit freeze.

The contact information for all three credit bureaus is as follows:

Equifax  
P.O. Box 105788  
Atlanta, GA 30348  
1-888-298-0045  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com](http://www.transunion.com)

**7. Consider placing a fraud alert with one of the three nationwide credit bureaus.** You can place an initial fraud alert by contacting one of the three nationwide credit bureaus listed above. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit bureaus listed above. As soon as that bureau processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

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**If you live in Maryland, please read the additional notice below that applies to you:**

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

Office of the Attorney General  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023  
[www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov)

**If you live in New Mexico, please read the additional notice below that applies to you:**

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

**A Summary of Your Rights Under the Fair Credit Reporting Act**

Please find a Summary of Your Rights Under the Fair Credit Report Act here:  
<https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>

**If you live in New York, please read the additional notice below that applies to you:**

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

Office of the Attorney General  
The Capitol  
Albany, NY 12224-0341  
1-800-771-7755  
[www.ag.ny.gov/](http://www.ag.ny.gov/)

**If you live in North Carolina, please read the additional notice below that applies to you:**

You can obtain information from your state's Attorney General Office about steps you can take to prevent identity theft.

North Carolina Office of the Attorney General  
Consumer Protection Division  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226 (within North Carolina)  
1-919-716-6000 (outside of North Carolina)  
[www.ncdoj.gov](http://www.ncdoj.gov)