

WHITEFORD, TAYLOR & PRESTON L.L.P.

SPENCER S. POLLOCK
DIRECT LINE (410) 832-2002
DIRECT FAX (410) 339-4028
spollock@wtplaw.com

7 ST. PAUL STREET
BALTIMORE, MD 21202-1636
MAIN TELEPHONE (410) 832-2000
FACSIMILE (410) 832-2015

DELAWARE*
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PENNSYLVANIA
VIRGINIA

WWW.WTPLAW.COM
(800) 987-8705

April 6, 2022

Privileged and Confidential
VIA EMAIL AND FIRST CLASS MAIL

Hon. Brian E. Frosch
Office of the Attorney General
Security Breach Notification
200 St. Paul Place, 25th Floor
Baltimore, MD 21202
Email: idtheft@oag.state.md.us

Re: Security Breach Notification

Dear Attorney General Frosch:

We are writing on behalf of our client, Herman J Price, CPA AC (“HJP”) (located at 195 Green Bag Road, Morgantown, WV 26508), to notify you of a data security incident involving thirteen (13) Maryland residents.¹

Nature

On February 23, 2022, HJP discovered suspicious activity on a third-party software indicating that a fraudulent tax return was filed with the IRS. After discovering this, HJP quickly took steps to evaluate and ensure the security of its systems and operations. Further, HJP engaged third-party forensic experts to conduct a thorough investigation of the incident's nature and scope. HJP also contacted the IRS and the FBI to seek assistance and guidance, as one of the many organizations confronting the impacts of the evolving cyber threat landscape.

On March 16, 2022, HJP concluded its initial investigation and found that the unauthorized individual gained access to its systems. The initial date of compromise began on November 3, 2021. On March 16, 2022, HJP began a comprehensive search of the data to determine what information was involved and the individuals the incident impacted. HJP recently concluded its review and determined that the incident involved personal information related to thirteen (13) Maryland residents. On April 4, 2022, HJP confirmed the most recent contact information of the impacted individuals.

¹ By providing this notice, HJP does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

The personal information potentially included first and last names, dates of birth, social security numbers, driver's license numbers and financial account and routing numbers, if it was provided to HJP for direct deposit.

Notice and HJP's Response to the Event

On April 7, 2022, HJP will mail a written notification to the potentially affected Maryland residents, Md. Code Ann., Com. Law § 14-3504, in a substantially similar form as the enclosed letters (attached as Exhibit A and Exhibit B).

Additionally, HJP is providing these potentially impacted individuals the following:

- Free access to credit monitoring services for one year through Sontiq;
- Guidance on ways to protect against identity theft and fraud, including steps to report any suspected activities or events of identity theft or fraud to their credit card company and/or bank.
- The appropriate contact information for the consumer reporting agencies along with information on how to obtain a free credit report and place a fraud alert and security freeze on their credit file;
- 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 and law enforcement to report attempted or actual identity theft and fraud.

Further, HJP provided the notice to the three national credit bureaus along with the applicable government regulators, officials, and other Attorneys General (as necessary).

Finally, HJP is working to implement any necessary additional safeguards, enhance and improve its policies and procedures related to data protection, improve its cybersecurity infrastructure, and further train its employees on best practices to minimize the likelihood of this type of incident occurring again.

Contact Information

If you have any questions or wish to discuss this event further, please do not hesitate to call me on my direct dial (410) 832-8002 or email me at spollock@wtplaw.com.

Sincerely Yours,

A handwritten signature in blue ink, appearing to read 'Spencer S. Pollock', with a stylized flourish at the end.

Spencer S. Pollock, Esq., CIPP/US, CIPM

EXHIBIT A

Herman J. Price, CPA, AC
P.O. Box 3923
Syracuse, NY 13220

HERMAN J. PRICE, CPA, A.C.
(A Professional Accounting Corporation)

195 Greenbag Road
Morgantown, WV 26501

Telephone (304) 599-8075
Fax (304) 599-8076

XXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX

April 7, 2022

Re: Notice of Data Breach

Dear XXXXXXXXXXXX

At Herman J. Price, CPA, AC, we value transparency and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident involving your personal information, what we did in response, and steps you can take to protect yourself against possible misuse of the information.

What Happened

On February 23, 2022, we discovered suspicious activity on a third-party software indicating that a fraudulent tax return was filed with the IRS. After discovering this, we quickly took steps to evaluate and ensure the security of our systems and operations. Further, we engaged third-party forensic experts to conduct a thorough investigation of the incident's nature and scope. We also contacted the IRS and the FBI to seek assistance and guidance, as one of the many organizations confronting the impacts of the evolving cyber threat landscape.

We recently concluded our initial investigation and determined that, approximately between November 3, 2021 and February 1, 2022, an unauthorized individual accessed our systems and likely obtained your personal taxpayer information. As such, we wanted to notify you of the incident and provide you with information on steps you can take to help protect your information.

What Information Was Involved

The types of information potentially involved your first and last name, date of birth, social security number, driver's license number, and financial account and routing number, if it was provided to us for direct deposit.

What We Are Doing

The security and privacy of the information contained within our systems is a top priority for us. In response to this incident, we are implementing additional safeguards to our existing cybersecurity infrastructure and enhancing our employee cybersecurity training. Further, we are working with cybersecurity experts to improve our cybersecurity policies, procedures, and protocols to help minimize the likelihood of this type of incident occurring again.

What You Can Do

At this time, we strongly recommend that you remain vigilant, monitor and review all of your financial and account statements, and report any unusual activity to the institution that issued the record and law enforcement. In addition, please see “***OTHER IMPORTANT INFORMATION***” on the following pages for guidance on how to best protect your identity.

Also, we are providing you with access to Single Bureau Credit Monitoring* services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.

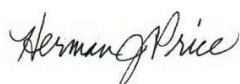
To enroll in Credit Monitoring* services at no charge, please log on to **<https://www.myidmanager.com>** and follow the instructions provided. When prompted please provide the following unique code to receive services:

In order for you to receive the monitoring services described above, you **must enroll within 90 days** from the date of this letter.

For More Information

We sincerely regret this incident occurred and for any concern it may cause. We understand that you may have questions about it beyond what is covered in this letter. If you have any additional questions, please contact the external, dedicated call center we set up at 1-800-405-6108 between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday.

Sincerely yours,



Herman J. Price, CPA

* Services marked with an “*” require an internet connection and e-mail account and may not be available to minors under the age of 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.

OTHER IMPORTANT INFORMATION

Obtain and Monitor Your Credit Report. We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/index.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below to request a copy of your credit report or general identified above inquiries.

Equifax (888) 766-0008 P.O. Box 740256 Atlanta, GA 30374 www.equifax.com	Experian (888) 397-3742 P.O. Box 2104 Allen, TX 75013 www.experian.com	TransUnion (800) 680-7289 P.O. Box 1000 Chester, PA 19016 www.transunion.com
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Security Freeze (also known as a Credit Freeze). Following is general information about how to request a security freeze from the three credit reporting agencies. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. In addition, in some states, the agency cannot charge you to place, lift or remove a security freeze. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below).

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/credit-freeze/	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze	TransUnion Security Freeze & Fraud Victim Assistance Dept. P.O. Box 380 Woodlyn, PA 19094 https://www.transunion.com/credit-freeze
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Consider Placing a Fraud Alert on Your Credit Report. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity.

As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to IdentityTheft.gov/databreach; or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

Take Advantage of Additional Free Resources on Identity Theft. We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some

helpful tips on how to protect your information. Additional information is available at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>. For more information, please visit [IdentityTheft.gov](https://www.identitytheft.gov) or call 1-877-ID-THEFT (877-438-4338). In addition, a copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <https://www.consumer.ftc.gov/>.

District of Columbia residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-

3400, www.oag.dc.gov. **Iowa residents** may also wish to contact the Office of the Attorney general on how to avoid identity theft by calling 515-281-5164 or by mailing a letter to the Attorney General at: *Office of the Attorney General of Iowa*, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA

50319. **Maryland residents** may wish to review the information the Attorney General, who can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, or

visiting www.oag.state.md.us. **Massachusetts residents:** State law advises you that you have the right to obtain a police report. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found above in section titled "Security Freeze (also known as a Credit Freeze)." **New Hampshire residents** have the right to ask that the three nationwide credit reporting agencies place fraud alerts in their file (as described above) and or request a security freeze (as described above). To place or fraud alert on your file or request the security freeze, please contact three credit reporting agencies identified above. **New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit. **New York**

Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: New York Attorney General's Office Bureau of Internet and Technology, (212) 416-8433, <https://ag.ny.gov/internet/resource-center> and or NYS Department of State's Division of Consumer Protection, (800) 697-1220, <https://www.dos.ny.gov/consumerprotection>. **North**

Carolina residents may wish to review the information provided by the North Carolina Attorney General at www.ncdoj.gov, or by contacting the Attorney General by calling 877-5-NO-SCAM (Toll-free within North Carolina) or by mailing a letter to the Attorney General at *North Carolina Attorney General's Office, Consumer*

Protection Division, 9001 Mail Service Center Raleigh, NC 27699. **Oregon Residents:** State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877- 9392, www.doj.state.or.us. **Rhode Island residents** have the right to obtain a police report (if one was filed. Alternatively, you can file a police report). Further, you can obtain information from the Rhode

Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-

4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. **West**

Virginia residents have the right to ask that the three nationwide credit reporting agencies place fraud alerts in their file (as described above) and or request a security freeze (as described above). To place or fraud alert on your file or request the security freeze, please contact three credit reporting agencies identified above.

EXHIBIT B

Herman J. Price, CPA, AC
P.O. Box 3923
Syracuse, NY 13220

HERMAN J. PRICE, CPA, A.C.
(A Professional Accounting Corporation)

195 Greenbag Road
Morgantown, WV 26501

Telephone (304) 599-8075
Fax (304) 599-8076

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April 7, 2022

Re: Notice of Data Breach

Dear XXXXXXXXXXXXXXX

At Herman J. Price, CPA, AC, we value transparency and respect the privacy of your information, which is why, as a precautionary measure, we are writing to let you know about a data security incident involving your personal information, what we did in response, and steps you can take to protect yourself against possible misuse of the information.

What Happened

On February 23, 2022, we discovered suspicious activity on a third-party software indicating that a fraudulent tax return was filed with the IRS. After discovering this, we quickly took steps to evaluate and ensure the security of our systems and operations. Further, we engaged third-party forensic experts to conduct a thorough investigation of the incident's nature and scope. We also contacted the IRS and the FBI to seek assistance and guidance, as one of the many organizations confronting the impacts of the evolving cyber threat landscape.

We recently concluded our initial investigation and determined that, approximately between November 3, 2021 and February 1, 2022, an unauthorized individual accessed our systems. Based on the results of our investigation, we do not have evidence that your personal taxpayer information was impacted by this incident, however, out of an abundance of caution, we wanted to notify you of the incident and provide you with information on steps you can take to help protect your information.

What Information Was Involved

The types of information potentially involved your first and last name, date of birth, social security number, driver's license number, and financial account and routing number, if it was provided to us for direct deposit. ***However, as stated above, based on the results of the forensic investigation, we have no evidence that your information was impacted by this incident.***

What We Are Doing

The security and privacy of the information contained within our systems is a top priority for us. In response to this incident, we are implementing additional safeguards to our existing cybersecurity infrastructure and enhancing our employee cybersecurity training. Further, we are working with cybersecurity experts to improve our cybersecurity policies, procedures, and protocols to help minimize the likelihood of this type of incident occurring again.

What You Can Do

At this time, we strongly recommend that you remain vigilant, monitor and review all of your financial and account statements, and report any unusual activity to the institution that issued the record and law enforcement. In addition, please see “***OTHER IMPORTANT INFORMATION***” on the following pages for guidance on how to best protect your identity.

Also, we are providing you with access to Single Bureau Credit Monitoring* services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout, a company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring* services at no charge, please log on to <https://www.myidmanager.com> and follow the instructions provided. When prompted please provide the following unique code to receive services:

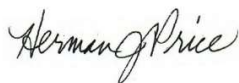


In order for you to receive the monitoring services described above, you **must enroll within 90 days** from the date of this letter.

For More Information

We sincerely regret this incident occurred and for any concern it may cause. We understand that you may have questions about it beyond what is covered in this letter. If you have any additional questions, please contact the external, dedicated call center we set up at 1-800-405-6108 between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday.

Sincerely yours,

A handwritten signature in cursive script that reads "Herman J. Price".

Herman J. Price, CPA

* Services marked with an “*” require an internet connection and e-mail account and may not be available to minors under the age of 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.

OTHER IMPORTANT INFORMATION

Obtain and Monitor Your Credit Report. We recommend that you obtain a free copy of your credit report from each of the three nationwide credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/index.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below to request a copy of your credit report or general identified above inquiries.

Equifax (888) 766-0008 P.O. Box 740256 Atlanta, GA 30374 www.equifax.com	Experian (888) 397-3742 P.O. Box 2104 Allen, TX 75013 www.experian.com	TransUnion (800) 680-7289 P.O. Box 1000 Chester, PA 19016 www.transunion.com
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Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/credit-freeze/	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze	TransUnion Security Freeze & Fraud Victim Assistance Dept. P.O. Box 380 Woodlyn, PA 19094 https://www.transunion.com/credit-freeze
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Consider Placing a Fraud Alert on Your Credit Report. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three nationwide credit reporting agencies identified above. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Remain Vigilant, Review Your Account Statements and Notify Law Enforcement of Suspicious Activity.

As a precautionary measure, we recommend that you remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, we strongly advise that you promptly notify the financial institution or company that maintains the account. Further, you should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, including your state attorney general and the Federal Trade Commission (FTC). To file a complaint or to contact the FTC, you can (1) send a letter to the *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; (2) go to IdentityTheft.gov/databreach; or (3) call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, a database made available to law enforcement agencies.

Take Advantage of Additional Free Resources on Identity Theft. We recommend that you review the tips provided by the Federal Trade Commission's Consumer Information website, a valuable resource with some

helpful tips on how to protect your information. Additional information is available at <https://www.consumer.ftc.gov/topics/privacy-identity-online-security>. For more information, please visit [IdentityTheft.gov](https://www.identitytheft.gov) or call 1-877-ID-THEFT (877-438-4338). In addition, a copy of Identity Theft – A Recovery Plan, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <https://www.consumer.ftc.gov/>.

District of Columbia residents: You can obtain information from the FTC and the Office of the Attorney General for the District of Columbia about steps to take to avoid identity theft. You can contact the D.C. Attorney General at: 441 4th Street, NW, Washington, DC 20001, 202-727-

3400, www.oag.dc.gov. **Iowa residents** may also wish to contact the Office of the Attorney general on how to avoid identity theft by calling 515-281-5164 or by mailing a letter to the Attorney General at: *Office of the Attorney General of Iowa*, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA

50319. **Maryland residents** may wish to review the information the Attorney General, who can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, or

visiting www.oag.state.md.us. **Massachusetts residents:** State law advises you that you have the right to obtain a police report. Further, you have the right to obtain a security freeze on your credit report free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. To request a security freeze be placed on your credit report, please be prepared to provide any or all of the following: your full name, social security number, address(es), date of birth, a copy of a government issued identification card, a copy of a utility bill, bank or insurance information, or anything else the credit reporting agency needs to place the security freeze. Further information regarding credit freezes, including the contact information for the credit reporting agencies, may be found above in section titled "Security Freeze (also known as a Credit Freeze)." **New Hampshire residents** have the right to ask that the three nationwide credit reporting agencies place fraud alerts in their file (as described above) and or request a security freeze (as described above). To place or fraud alert on your file or request the security freeze, please contact three credit reporting agencies identified above. **New Mexico residents**, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit. **New York**

Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: New York Attorney General's Office Bureau of Internet and Technology, (212) 416-8433, <https://ag.ny.gov/internet/resource-center> and or NYS Department of State's Division of Consumer Protection, (800) 697-1220, <https://www.dos.ny.gov/consumerprotection>. **North**

Carolina residents may wish to review the information provided by the North Carolina Attorney General at www.ncdoj.gov, or by contacting the Attorney General by calling 877-5-NO-SCAM (Toll-free within North Carolina) or by mailing a letter to the Attorney General at *North Carolina Attorney General's Office, Consumer*

Protection Division, 9001 Mail Service Center Raleigh, NC 27699. **Oregon Residents:** State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. You can contact the Oregon Attorney General at: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877- 9392, www.doj.state.or.us. **Rhode Island residents** have the right to obtain a police report (if one was filed. Alternatively, you can file a police report). Further, you can obtain information from the Rhode

Island Office of the Attorney General about steps you can take to help prevent identity theft. You can contact the Rhode Island Attorney General at: 150 South Main Street, Providence, RI 02903, (401) 274-

4400, www.riag.ri.gov. As noted above, you have the right to place a security freeze on your credit report at no charge, but note that consumer reporting agencies may charge fees for other services. **West**

Virginia residents have the right to ask that the three nationwide credit reporting agencies place fraud alerts in their file (as described above) and or request a security freeze (as described above). To place or fraud alert on your file or request the security freeze, please contact three credit reporting agencies identified above.