



MULLEN  
COUGHLIN<sub>LLC</sub>  
ATTORNEYS AT LAW

Paul T. McGurkin, Jr.  
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426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333

July 27, 2022

**VIA E-MAIL**

Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202  
E-mail: idtheft@oag.state.md.us

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent OneTouchPoint, Inc. ("OTP") located at 1225 Walnut Ridge Drive, Hartland, Wisconsin 53029, and are writing to notify your office on behalf of the entities listed in ***Exhibit A*** of an incident that may affect the security of some personal information relating to three hundred and sixty-two (362) Maryland residents. By providing this notice, OTP 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.

**Nature of the Data Event**

OTP provides printing and mailing services for client companies within the United States. For business purposes, OTP received the information of individuals from customer organizations which OTP utilized to conduct mailings on behalf of their customers.

On April 28, 2022, OTP discovered encrypted files on certain computer systems. OTP immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to the affected systems beginning on April 27, 2022. On June 1, 2022, the forensic investigation was completed, and OTP learned that it would be unable to determine what specific files the unauthorized actor viewed within its network. OTP provided a summary of our investigation to its customers beginning on June 3, 2022. After that date, OTP worked with their customers to determine what personal information related to individuals was stored on the OTP

network, and to whom that information related. During these communications, OTP offered to mail letters to potentially impacted individuals on behalf of these customers.

The information that could have been subject to unauthorized access for Maryland residents includes name, member ID, and information possibly provided during the individual's health assessment.

### **Notice to Maryland Residents**

Beginning on July 27, 2022, OTP provided written notice of this incident to affected individuals, which includes three hundred and sixty-two (362) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***.

### **Other Steps Taken and To Be Taken**

Upon discovering the event, OTP moved quickly to investigate and respond to the incident, assess the security of OTP systems, and notify potentially affected individuals. OTP reported this incident to law enforcement and is also working to implement additional safeguards for its system.

Additionally, OTP is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank or health insurance provider.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,

Paul T. McGurkin, Jr. of  
MULLEN COUGHLIN LLC

PTM/lhw  
Enclosure

## EXHIBIT A

| Customer Name                                                                                                                                                                                                                                                                        | Number of Impacted Maryland Residents |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| Geisinger                                                                                                                                                                                                                                                                            | 5                                     |
| Point32Health                                                                                                                                                                                                                                                                        | 1                                     |
| UPMC Health Plan                                                                                                                                                                                                                                                                     | 6                                     |
| CareFirst Advantage                                                                                                                                                                                                                                                                  | 126                                   |
| Capital District Physicians' Health Plan                                                                                                                                                                                                                                             | 1                                     |
| Humana                                                                                                                                                                                                                                                                               | 8                                     |
| ConnectiCare                                                                                                                                                                                                                                                                         | 1                                     |
| CareSource                                                                                                                                                                                                                                                                           | 127                                   |
| Highmark Health is an independent licensee of the Blue Cross Blue Shield Association, headquartered in Pittsburgh, Pennsylvania and includes affiliated entities Highmark Delaware, Highmark West Virginia, Highmark Health Options, and Highmark Western and Northeastern New York. | 87                                    |

# **EXHIBIT B**



OneTouchPoint  
Return Mail Processing Center  
PO Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

## Notice of Data Event

Dear <<Name 1>>:

OneTouchPoint, Inc. (“OTP”) writes to notify you of an incident that may affect the privacy of some of your information. OTP is a vendor who provides printing and mailing services to various health insurance carriers and medical providers, including <<Var Data 2 - Covered Entity>> << Var Data 3 – Selected Text>>. To perform these services, OTP was provided certain information related to a health assessment you received. This letter includes details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

**What Happened?** On April 28, 2022, OTP discovered encrypted files on certain computer systems. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Our investigation determined that there was unauthorized access to certain of our servers beginning on April 27, 2022. Through the investigation, we learned that we would be unable to determine what specific files the unauthorized actor viewed within our network. OTP provided a summary of our investigation to our business customers beginning on June 3, 2022. OTP later determined that the impacted systems contained certain information related to you. While we were unable to say definitively if your information was accessed by the unauthorized actor, we are notifying you of the event in an abundance of caution. OTP has seen no evidence of misuse of any information related to this incident. <<Var Data 2 - Covered Entity>>’s systems were not impacted by this incident.

**What Information Was Involved?** OTP determined that the following information related to you was present on the impacted OTP servers: your name, member ID, and information that you may have provided during your health assessment. Your social security number and financial information were not impacted by this event.

**What We Are Doing.** Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We reported this incident to law enforcement, and we are taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

**What You Can Do.** OTP encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring free credit reports for suspicious activity and to detect errors. You can review the enclosed *Steps You Can Take to Help Protect Personal Information* for additional details on how to take steps to protect your information, should you feel it is necessary to do so.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call 877-237-3894, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Central Time. Additionally, you can write to us at OneTouchPoint, Inc., Attention: Incident Response, 1225 Walnut Ridge Drive, Hartland, Wisconsin 53029.

OTP takes the privacy and security of the information in our care seriously. We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Fox".

Mike Fox  
Chief Information Officer  
OneTouchPoint, Inc.

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### **Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your 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 1- year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three 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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide 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 to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit- help</a> |
| 1-888-298-0045                                                                                                                  | 1-888-397-3742                                                              | 1-833-395-6938                                                                               |
| Equifax Fraud Alert<br>P.O. Box 105069 Atlanta, GA 30348-5069                                                                   | Experian Fraud Alert<br>P.O. Box 9554 Allen, TX 75013                       | TransUnion Fraud Alert<br>P.O. Box 2000 Chester, PA 19016                                    |
| Equifax Credit Freeze, P.O. Box 105788<br>Atlanta, GA 30348-5788                                                                | Experian Credit Freeze, P.O. Box 9554,<br>Allen, TX 75013                   | TransUnion Credit Freeze, P.O. Box 160,<br>Woodlyn, PA 19094                                 |

### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

*For Massachusetts Residents,* Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

*For District of Columbia residents,* the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents,* the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*For 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 bureaus 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 reports to be provided to employers; you may limit “**prescreened**” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*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 [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<RI Count>> Rhode Island residents impacted by this incident.



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

Paul T. McGurkin, Jr.  
Office: (267) 930-4788  
Fax: (267) 930-4771  
Email: pmcgurkin@mullen.law

426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333

August 26, 2022

**VIA E-MAIL**

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

**Re: Supplemental Notice of Data Event**

Dear Sir or Madam:

We continue to represent OneTouchPoint, Inc. (“OTP”) and write to supplement our July 27, 2022 notice to your office (the “Prior Notice”). OTP is providing this notice on its own behalf as the individuals notified in this round of notice are current or former employees. By providing this notice, OTP 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. OTP may supplement this and the Prior Notice if it receives new information.

As been previously reported to your office, on April 28, 2022, OTP discovered encrypted files on certain computer systems. OTP immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. In parallel with notification on behalf of impacted customer organizations, OTP undertook a comprehensive review of internal files that were impacted by the unauthorized access to the OTP network to determine what data the impacted files contained and to whom that data relates. On July 15, 2022, OTP determined that the impacted files contained certain information relating current and former employees. OTP subsequently worked to find missing addresses and obtain resources for these individuals.

On August 26, 2022, OTP began mailing notice to an additional one (1) Maryland resident. The information that could have been subject to unauthorized access includes name, address, and Social Security number. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

OTP is providing access to credit monitoring services for twelve (12) months through Epiq, to these individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, OTP is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. OTP is providing individuals with 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.

**Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4788.

Very truly yours,

A handwritten signature in black ink, appearing to read "Paul R.", with a stylized, flowing script.

Paul T. McGurkin, Jr. of  
MULLEN COUGHLIN LLC

PTM/gpm  
Enclosure

# **EXHIBIT A**



OneTouchPoint  
Return Mail Processing Center  
PO Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

#### Notice of Data <<Var Data 5 – Event/Breach>>

Dear <<Name 1>>:

OneTouchPoint, Inc. (“OTP”) writes to notify you of an incident that may affect the privacy of some of your information. This letter includes details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

**What Happened?** On April 28, 2022, OTP discovered encrypted files on certain computer systems. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Our investigation determined that there was unauthorized access to certain of our servers beginning on April 27, 2022 and certain files within our network were accessed. We then undertook a comprehensive review to determine the contents of those files and to whom the information relates. On July 15, 2022, OTP determined that the impacted files contained certain information related to current and former employees. OTP has seen no evidence of misuse of any information related to this incident.

**What Information Was Involved?** OTP determined that the following information related to you was present on the impacted files: your name and <<breached elements>>.

**What We Are Doing.** OTP takes the confidentiality, privacy, and security of information in our care seriously. Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. We reported this incident to law enforcement, and we are taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

As an added precaution, OTP is providing you with access to <<Var Data 6 – 12/24>> months of credit monitoring and identity protection services through Equifax at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

**What You Can Do.** OTP encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring free credit reports for suspicious activity and to detect errors. You can review the enclosed *Steps You Can Take to Help Protect Personal Information* for additional details on how to take steps to protect your information, should you feel it is necessary to do so. Additionally, OTP encourages you to enroll in the complimentary credit monitoring and identity restoration services we are offering.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call 877-237-3894, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Central Time. Additionally, you can write to us at OneTouchPoint, Inc., Attention: Incident Response, 1225 Walnut Ridge Drive, Hartland, Wisconsin 53029.

OTP takes the privacy and security of the information in our care seriously. We sincerely regret any inconvenience or concern this incident may cause you

Sincerely,

A handwritten signature in black ink, appearing to read "Mike Fox".

Mike Fox  
Chief Information Officer  
OneTouchPoint, Inc.

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### Enroll in Credit Monitoring



Enter your Activation Code: <<ACTIVATION CODE>>  
Enrollment Deadline: <<Enrollment Deadline>>

### Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

#### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

#### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow these 4 steps:

1. **Register:**  
Complete the form with your contact information and click “Continue”.  
*If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.*  
*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*
2. **Create Account:**  
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**  
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**  
Upon successful verification of your identity, you will see the Checkout Page.  
Click ‘Sign Me Up’ to finish enrolling.

#### You’re done!

The confirmation page shows your completed enrollment.  
Click “View My Product” to access the product features.

### Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your 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 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

<sup>1</sup> WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded.

<sup>2</sup> The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

<sup>3</sup> Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com)

<sup>4</sup> The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide 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 to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 1-888-298-0045                                                                                                                  | 1-888-397-3742                                                              | 1-833-395-6938                                                                              |
| Equifax Fraud Alert<br>P.O. Box 105069<br>Atlanta, GA 30348-5069                                                                | Experian Fraud Alert<br>P.O. Box 9554<br>Allen, TX 75013                    | TransUnion Fraud Alert<br>P.O. Box 2000<br>Chester, PA 19016                                |
| Equifax Credit Freeze, P.O. Box 105788<br>Atlanta, GA 30348-5788                                                                | Experian Credit Freeze, P.O. Box 9554,<br>Allen, TX 75013                   | TransUnion Credit Freeze, P.O. Box 160,<br>Woodlyn, PA 19094                                |

### **Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. 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, DC 20001; 202-727-3400; and [oag.dc.gov](http://oag.dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*For 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 bureaus 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 reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*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/](http://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 [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<RI >> Rhode Island residents impacted by this incident.