



MULLEN
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June 1, 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 Germain Automotive Partnership, Inc. (“GAP”), located at 3885 W. Dublin Granville Rd., Dublin, OH 43017, and we write to notify your office of an event that may affect the security of certain personal information relating to approximately one (1) Maryland resident. This notice may be supplemented if new significant facts are learned subsequent to its submission. By providing this notice, GAP 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

On or about April 18, 2022, GAP was notified by its third-party vendor, Upstart, of a potential data security incident involving a print server managed by Upstart. Upstart provides in-store and online digital retail platforms to car dealerships, including certain dealerships owned by GAP. Upstart reported that, due to a misconfiguration on the print server, unauthorized individuals may have been able to access the server. While the server itself did not store personal information, it is possible to access dealership documents containing personal information that are stored on a file server from that print server. Immediate steps were taken by Upstart to secure this server and, with the assistance of third-party cybersecurity specialists, to investigate the full nature and scope of this incident. While this investigation did not result in evidence that the dealership documents were accessed, there was evidence that the print server was accessed without authorization between November 28, 2021, and April 12, 2022. Accordingly, out of an abundance of caution, GAP is providing notice to potentially impacted individuals.

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The information that could have been subject to unauthorized access for the Maryland resident includes name, driver's license number, and Social Security number.

Notice to Maryland Resident

On or about June 1, 2022, GAP provided written notice of this event to approximately one (1) Maryland resident on behalf of the following GAP-owned dealership: Germain Nissan of Columbus. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon being notified of the event, GAP moved quickly to investigate and respond to the event, assess the security of GAP and Upstart systems related to this event, and identify potentially affected individuals. GAP is also working to implement additional safeguards related to third-party vendors. GAP is providing access to credit monitoring and fraud resolution services for twelve (12) months through ID Experts, to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

Additionally, GAP is providing impacted individuals with guidance on how to better protect against identity theft and fraud. GAP 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.

GAP is providing written notice of this event to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1345.

Very truly yours,

Alexandria N. Murphy of
MULLEN COUGHLIN LLC

ANM/jlt
Enclosure

EXHIBIT A



P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-909-4430
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<ENROLLMENT>>

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>
<<Country>>

June 1, 2022

Notice of <<Variable heading>>

Dear <<FIRST NAME>> <<LAST NAME>>:

What Happened?

Germain Nissan of Columbus writes to make you aware of a recent incident that may involve some of your personal information. In connection with a recent visit to our dealership, we collected certain information from you online and in person and provided printed copies of certain documents to you. On April 18, 2022, we were notified by a third-party vendor of a potential data security incident involving a print server managed by that vendor. This vendor provides in-store and online digital retail platforms to car dealerships, including ours. The vendor reported that, due to a misconfiguration on the print server, unauthorized individuals may have been able to access the server. While the server itself did not store personal information, it is possible to access dealership documents containing personal information that are stored on a file server from that print server. Immediate steps were taken to secure this server and, with the assistance of third-party cybersecurity specialists, to investigate the full nature and scope of this incident. While this investigation did not result in evidence that the dealership documents were accessed, there was evidence that the print server was accessed without authorization between November 28, 2021 and April 12, 2022. We are therefore notifying you of this incident out of an abundance of caution.

What Information Was Involved?

Information you provided in connection with your dealership visit or vehicle purchase that was then printed for you may have been accessed. In your case, this included your name, address, <<Data Elements Mail Merge>>.

What Are We Doing?

The misconfiguration was addressed immediately upon discovery. We worked with the third-party vendor who manages this server to address the issue and ensure it does not recur.

Although we have not received any reports of access to or misuse of this information, as an added measure of protection, we are offering complimentary credit monitoring and fraud resolution services from ID Experts ("IDX"). IDX identity protection services include: <<12/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling 1-833-909-4430 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is September 1, 2022.

What You Can Do.

In addition to enrolling in the services described above, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious or fraudulent transactions and to detect errors. You may obtain a free copy of your credit report maintained by each of the three credit reporting agencies by visiting www.annualcreditreport.com or by calling toll-free 877-322-8228. Review the reports carefully, and if you find anything you do not understand or that is incorrect, contact the appropriate credit reporting agency. Credit reporting agencies must investigate your report, and remove inaccurate, incomplete, or unverifiable information. In addition, if you suspect fraudulent activity, you can contact your local law enforcement agency, the attorney general of your state, and the Federal Trade Commission.

You may also consider contacting the credit reporting agencies directly if you wish to put in place a fraud alert or a security freeze. A fraud alert will notify any merchant checking your credit history that you may be the victim of identity theft and that the merchant should take additional measures to verify the application. Contacting any one of the three agencies will place an alert on your file at all three. A security freeze restricts all creditor access to your account but might also delay any requests you might make for new accounts. Enquire with the credit reporting agencies for their specific procedures regarding security freezes.

- Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
- Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9554, Allen, TX 75013
- TransUnion: 1-800-916-8800; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 2000, Chester, PA 19022-2000

The Federal Trade Commission also provides information about how to avoid identity theft and what to do if you suspect your identity has been stolen. You can contact them at 1-877-ID-THEFT (877-438-4338); 600 Pennsylvania Avenue NW, Washington, DC 20580; or visit <https://consumer.ftc.gov/identity-theft-and-online-security>. 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 More Information.

For the latest information on this incident, you may also call 1-833-909-4430 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

On behalf of the dealership, we regret any inconvenience this may cause you.

Sincerely,



Rick Germain
President

IMPORTANT CONTACT INFORMATION

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.

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.

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, 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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; 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 0 Rhode Island residents impacted by this incident.