



MULLEN
COUGHLIN_{LLC}
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June 14, 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 Boys & Girls Club of Camden County (“Boys & Girls Club”), located at 2 N Dudley St., Camden, New Jersey 08105, and are writing to notify your office of an incident that may affect the security of some personal information relating to two (2) Maryland residents. The response to this matter is ongoing, and this notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Boys & Girls Club 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 March 23, 2022, Boys & Girls Club was alerted to suspicious activity within an employee’s email account. Upon discovery, Boys & Girls Club re-set potentially impacted account passwords, and launched an investigation with the assistance of third-party forensic specialists into the nature and scope of the event. Through the investigation, Boys & Girls Club learned that an unauthorized actor accessed one employee email account and may have viewed or acquired data from the account between March 21, 2022 and March 23, 2022. With the support of a third-party data review team, Boys & Girls Club began reviewing the contents of the affected email account to determine what, if any, sensitive information was contained within it. On or about May 9, 2022, the initial data review was completed and it was confirmed that the impacted data contained certain information related to individuals associated with Boys & Girls Club. Boys & Girls Club has seen no evidence of identity theft or fraud related to this incident.

The information that could have been subject to unauthorized access includes name and financial account number.

Notice to Maryland Residents

On or about June 14, 2022, Boys & Girls Club provided written notice of this incident to all potentially affected individuals, which includes two (2) Maryland residents. 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 discovering the event, Boys & Girls Club moved quickly to investigate and respond to the incident, assess the security of Boys & Girls Club systems, and notify potentially affected individuals. Boys & Girls Club is also working to improve cyber safety and implement additional internal controls. Boys & Girls Club is providing access to credit monitoring services for 12 months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Boys & Girls Club is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals how to place a fraud alert and security freeze on one's credit file. Boys & Girls Club is providing individuals with 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) 930-1345.

Very truly yours,

Alexandria N. Murphy of
MULLEN COUGHLIN LLC

ANM/lhw
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

June 14, 2022

H9849-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



RE: Notice of Data [Extra1]

Dear Sample A. Sample:

Boys & Girls Club of Camden County (Boys & Girls Club) is writing to notify you of a recent data security event that may impact the privacy of some of your information. Although we are currently unaware of any misuse of your information, we are providing you with information about the incident and steps you may take to protect against misuse of your information, should you feel it is appropriate to do so.

What Happened? On March 23, 2022, Boys & Girls Club was alerted to suspicious activity within an employee's email account. Upon discovery, Boys & Girls Club re-set potentially impacted account passwords, and launched an investigation with the assistance of third-party forensic specialists into the nature and scope of the event. Through the investigation, Boys & Girls Club learned that an unauthorized actor accessed one employee email account and may have viewed or acquired data from the account between March 21, 2022 and March 23, 2022. Boys & Girls Club then undertook a comprehensive review, with the support of a third-party data review team, to determine what information was present in the email account and to whom that information related. On or about May 9, 2022, the data review was completed, and we discovered that information related to you was present in the email account and may have been impacted.

What Information Was Involved? The data that relates to you and may have been affected by this incident includes your name and [Extra2]. While we do not have any evidence of misuse of your information, out of an abundance of caution, we are providing notice of the event so potentially affected individuals may take steps to better protect their personal information, should they feel it is appropriate to do so.

What We Are Doing. Information security remains a high priority for Boys & Girls Club. Upon discovery, we immediately commenced an investigation to confirm the nature and scope of the incident. Our organization is providing notice to individuals identified who may have been affected as a result of the event, and we are taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security.

While we are unaware of any actual or attempted misuse of your information as a result of this incident, we are offering you access to [Extra3] months of complimentary credit monitoring through Experian. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Your Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services directly.

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H9849-L01

What You Can Do. You can review the enclosed *Steps You Can Take to Help Protect Your Information*. You can also enroll to receive the complimentary credit monitoring and identity protection services we are offering to you. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity and to detect errors.

For More Information. We understand that you may have questions that are not addressed in this notice. Should you have questions regarding this event, you may call our dedicated assistance line at (855) 797-1162, which is available Monday through Friday, 9:00 a.m. to 11:00 p.m., Saturday and Sunday 11:00 a.m. to 8:00 p.m. Eastern Time. Individuals may also write to Boys & Girls Club of Camden County, Attn: Bernadette Shanahan, 2 N Dudley St., Camden, NJ 08105.

We want to assure you that Boys & Girls Club takes the responsibility to safeguard personal information very seriously. We regret any inconvenience or concern this situation may have caused you.

Sincerely,

A handwritten signature in cursive script that reads "Bernadette Shanahan". The signature is written in black ink and is positioned above the printed name and title.

Bernadette Shanahan
Chief Executive Officer
Boys & Girls Club of Camden County

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Extra3] months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for [Extra3] months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [Extra3] months membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by September 30, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (855) 797-1162 by September 30, 2022. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian 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 ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 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.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.



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 credit 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:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, 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, D.C. 20580; 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 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 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/>.