



150 N. Riverside Plaza, Suite 3000, Chicago, IL 60606 • (312) 819-1900

July 22, 2022

Bruce A. Radke
312.463.6211
312.873-3763 Direct Fax
bradke@polsinelli.com

Via Electronic Mail – Idtheft@oag.state.md.us

Office of the Attorney General
Attn: Jeff Karberg, Administrator of the Identity Theft Program
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Notice of Data Security Incident

Dear Mr. Karberg,

We represent PPT Solutions LLC (“PPT”) in connection with an incident that involved the personal information of one (1) Maryland resident and provide this notice on behalf of PPT pursuant to MD Code Ann., Com. Law § 14-3504(h). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While PPT is notifying you of this incident, PPT does not waive any rights or defenses relating to the incident or this notice, or the applicability of Maryland law on personal jurisdiction.

NATURE OF THE SECURITY BREACH OR UNAUTHORIZED USE OR ACCESS

On or about April 22, 2022, PPT discovered suspicious activity stemming from a single PPT email account. PPT immediately engaged a third-party cybersecurity firm to investigate the incident. The investigation determined that an unauthorized third party was able to temporarily access the email account. In response, PPT retained a specialized document review vendor to examine the email account to determine whether any personal information was contained in the account.

NUMBER OF MARYLAND RESIDENTS AFFECTED

On or about July 6, 2022, PPT determined that one (1) Maryland resident may have been involved in this incident. While there was no evidence that the unauthorized individual viewed or copied any personal information in the account, the account contained the name, Social Security number, and financial account number for the Maryland resident. PPT is notifying the Maryland resident of the incident by letter today, July 22, 2022. The notification letter will include an offer for twelve (12) months of complimentary credit monitoring and identity theft protection. Enclosed is a copy of the notice that is being sent to the Maryland resident via first-class United States mail.



Security Breach Notification
Maryland Attorney General's Office
July 22, 2022
Page 2

STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, PPT promptly took steps to prevent any further access to the email account, including by terminating all active sessions, resetting credentials, and implementing multi-factor authentication. Further, as discussed above, PPT is notifying the involved individual with complimentary credit monitoring and providing the individual with information on how they can protect themselves against fraudulent activity and identity theft.

CONTACT INFORMATION

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Sincerely,

Bruce A. Radke

Enclosure



Return Mail Processing Center
P.O. 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>>

Dear <<Name 1>>:

PPT Solutions LLC (“PPT”) values and respects the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. Currently, we have no evidence indicating that your information was actually viewed by an unauthorized third party and we have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft. Nonetheless, we are providing you this notice with guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened. On April 22, 2022, we discovered that an unauthorized third party temporarily accessed a PPT email account. Upon learning of the situation, we promptly secured the email account and began an internal investigation. We also engaged a forensic security firm to investigate and confirm the security of our email and computer systems. We have also undertaken steps to help prevent an incident like this from occurring in the future.

What Information Was Involved. We reviewed the contents of the email account to determine if it contained any personal information. On July 6, 2022, we determined that the account contained your name and <<Breached Elements>>.

What You Can Do. Although we are not aware of any instances of fraud or identity theft involving your information, we are offering you a complimentary one-year membership of Equifax Complete Premier 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. Equifax Complete Premier 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and Equifax Complete Premier, including instructions on how to activate your complimentary, one-year membership, please see the additional information attached to this letter.**

You can also find more information on steps to protect yourself against potential identity theft or fraud in the enclosed *Additional Important Information* sheet.

For More Information. For further information and assistance, please call 855-949-5937 from 9 am – 9 pm, Eastern Time (excluding some U.S. holidays).

We value the trust you place in us and take our responsibility to safeguard your personal information seriously. We apologize for any inconvenience or concern this incident might cause.

Sincerely,

Dennis Weikle, Managing Director
PPT Solutions



Enter your Activation Code: <<Activation Code>>

Enrollment Deadline: <<Enrollment Deadline>>

1. Equifax Complete™ Premier

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

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ 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 alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- 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 theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to 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.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. ²Credit monitoring from Experian and TransUnion will take several days to begin. ³WebScan 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.

⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵Locking 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.co ⁶The 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.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, 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 print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 2000
Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-888-909-8872
www.transunion.com
P.O. Box 160
Woodlyn, PA 19094

This notification was not delayed by law enforcement.

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfrp_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.