



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

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

July 25, 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 Thomas & Libowitz, P.A. ("Thomas & Libowitz") located at 25 South Charles Street, Suite 2015, Baltimore, Maryland 21201, and are writing to notify your office of an event that may affect the security of certain personal information relating to approximately three hundred (300) Maryland residents. This notice may be supplemented if significant new facts are learned subsequent to its submission. By providing this notice, Thomas & Libowitz 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 June 29, 2021, Thomas & Libowitz identified suspicious activity related to two employees' email accounts. Thomas & Libowitz immediately launched an investigation into the nature and scope of the event, with the assistance of third-party computer forensic specialists. Through the investigation, Thomas & Libowitz learned that an unauthorized individual accessed the employees' email accounts at various times from May 9, 2021 through June 29, 2021.

Thomas & Libowitz then engaged third-party data review specialists to undertake a comprehensive programmatic and manual review of information stored on the impacted email account to determine what information was affected and to whom the information related. Upon completion of the third-party review, Thomas & Libowitz then conducted a time-intensive manual review of its records to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. Thomas & Libowitz recently completed this review.

The information that could have been subject to unauthorized access for Maryland residents includes name, Social Security number, driver's license, medical information, health insurance information, financial account information, and payment card information.

Notice to Maryland Residents

On or about July 25, 2022, Thomas & Libowitz began providing written notice of this event to potentially affected individuals, which includes approximately three hundred (300) 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 becoming aware of the event, Thomas & Libowitz moved quickly to investigate and respond, assess the security of its systems, and notify potentially affected individuals. Thomas & Libowitz is also implementing additional administrative and technical safeguards and training to its employees. Thomas & Libowitz is providing access to credit monitoring and identity restoration services for 24 months, through Experian, to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

Additionally, Thomas & Libowitz 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. Thomas & Libowitz 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. Thomas & Libowitz also notified other appropriate state regulators.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4802.

Very truly yours,

Samuel Sica, III of
MULLEN COUGHLIN LLC

SZS/jls
Enclosure

EXHIBIT A

July 25, 2022

i1063-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



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



[Extra1]

Dear Sample A. Sample:

Thomas & Libowitz, P.A. (“Thomas & Libowitz”) is providing notice of an event that may affect the security of some of your information. Although we have no indication that your information has been fraudulently misused in relation to this event, we are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On or around June 29, 2021, Thomas & Libowitz identified suspicious activity related to two employees’ email accounts. We immediately launched an investigation into the nature and scope of the event. Through our investigation, we learned that an unknown individual accessed the employees’ email accounts at various times from May 9, 2021 through June 29, 2021.

In an abundance of caution, we then worked with specialists to undertake a comprehensive review of information stored in the impacted email accounts to determine what information was affected and to whom the information related. We then conducted a time-sensitive manual review of our records to confirm the identities of individuals affected by this event and their contact information to provide notifications. We recently completed this review.

What Information Was Involved. Our investigation determined that the following types of information related to you were present in the email account at the time of the event: name and [Extra2].

What We Are Doing. We take this event and the security of information in our care seriously. Upon becoming aware of this event, we promptly took steps to investigate and respond, assess the security of our systems, and notify potentially affected individuals. In response to this event, we are reviewing and enhancing our information security policies and procedures.

While we are unaware of any fraudulent misuse of your information as a result of this event, as an additional precaution, Thomas & Libowitz is offering you access to 24 months of complimentary credit monitoring and identity restoration services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the enclosed *Steps You Can Take to Help Protect Your Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that we are offering.

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For More Information. If you have additional questions, you may call our toll-free assistance line at **(888) 451-6558** Monday through Friday from 9:00 am to 11:00 pm and Saturday through Sunday from 11:00 am to 8:00 pm Eastern (excluding U.S. holidays). Be prepared to provide your engagement number: **B053776**. You may also write to Thomas & Libowitz at 25 South Charles St., Suite 2015, Baltimore, MD 21201.

Sincerely,

Scott H. Marder

Scott H. Marder

Thomas & Libowitz, PA

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Experian Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 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 24 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 24-month 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 October 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: 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 **(888) 451-6558** by **October 31, 2022**. Be prepared to provide engagement number **B053776** as proof of eligibility for the Identity Restoration services by Experian.

Additional details regarding your 24-month 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 one-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 fraud alert or 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, DC 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 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 is 1 Rhode Island resident impacted by this event.





MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Samuel Sica, III
Office: (267) 930-4802
Fax: (267) 930-4771
Email: ssica@mullen.law

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

December 19, 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: Supplemental Notice of Data Event

To Whom It May Concern:

We represent Thomas & Libowitz, P.A. ("Thomas & Libowitz") located at 25 South Charles Street, Suite 2015, Baltimore, Maryland 21201, and write to supplement our July 25, 2022 notice to your office. Thomas & Libowitz ongoing data review recently identified that an additional approximately fifty-one (51) Maryland residents may have been affected by the event. This supplemental notice may be further supplemented if additional new facts are learned subsequent to its submission. By providing this supplemental notice, Thomas & Libowitz 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

As previously reported, on or about June 29, 2021, Thomas & Libowitz identified suspicious activity related to two employees' email accounts. Thomas & Libowitz immediately launched an investigation into the nature and scope of the event, with the assistance of third-party computer forensic specialists. Through the investigation, Thomas & Libowitz learned that an unauthorized individual accessed the employees' email accounts at various times from May 9, 2021 through June 29, 2021.

Thomas & Libowitz then engaged third-party data review specialists to undertake a comprehensive programmatic and manual review of information stored on the impacted email account in order to determine what information was affected and to whom the information related. Upon completion of the third-party review, Thomas & Libowitz conducted a manual review of its records to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. Thomas & Libowitz's ongoing data review identified additional address information to facilitate further notifications since its last notice to your office.

The information that could have been subject to unauthorized access for Maryland residents includes name; driver's license number; Social Security number; financial account information; payment card information; health insurance information; full access credentials; and medical information.

Notice to Maryland Residents

On or about July 25, 2022, Thomas & Libowitz began providing written notice of this event to potentially affected individuals. On December 19, 2022, Thomas & Libowitz continued providing written notice to potentially affected individuals, which includes an additional approximately fifty-one (51) 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 becoming aware of the event, Thomas & Libowitz worked to investigate and respond, assess the security of its systems, and notify potentially affected individuals. Thomas & Libowitz is also working to implement additional administrative and technical safeguards and training to its employees. Thomas & Libowitz is providing access to credit monitoring services for 24 months, through Experian, to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

Additionally, Thomas & Libowitz 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. Thomas & Libowitz 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. Thomas & Libowitz also notified other appropriate state regulators and the Consumer Reporting Agencies.

Contact Information

Should you have any questions regarding this supplemental notification, please contact us at (267) 930-4802.

Very truly yours,



Samuel Sica, III of
MULLEN COUGHLIN LLC

SZS/jls
Enclosure

EXHIBIT A

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

December 19, 2022

i7569-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



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



[Extra1]

Dear Sample A. Sample,

Thomas & Libowitz, P.A. (“Thomas & Libowitz”) is providing notice of an event that may affect the security of some of your information. Although we have no indication that your information has been fraudulently misused in relation to this event, we are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On or around June 29, 2021, Thomas & Libowitz identified suspicious activity related to two employees’ email accounts. We immediately launched an investigation into the nature and scope of the event. Through our investigation, we learned that an unknown individual accessed the employees’ email accounts at various times from May 9, 2021 through June 29, 2021.

In an abundance of caution, we then worked with specialists to undertake a comprehensive review of information stored in the impacted email accounts to determine what information was affected and to whom the information related. We then conducted a time-intensive manual review of our records to confirm the identities of individuals affected by this event and their contact information to provide notifications. We recently completed this review.

What Information Was Involved. Our investigation determined that the following types of information related to you were present in the email account at the time of the event: name and [Extra2].

What We Are Doing. We take this event and the security of information in our care seriously. Upon becoming aware of this event, we took steps to investigate and respond, assess the security of our systems, and notify potentially affected individuals. In response to this event, we are reviewing and enhancing our information security policies and procedures.

While we are unaware of any fraudulent misuse of your information as a result of this event, as an additional precaution, Thomas & Libowitz is offering you access to 24 months of complimentary credit monitoring and identity restoration services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the enclosed *Steps You Can Take to Help Protect Your Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that we are offering.



For More Information. If you have additional questions, you may call our toll-free assistance line at (833) 420-2855 Monday through Friday from 9:00 am to 11:00 pm and Saturday through Sunday from 11:00 am to 8:00 pm Eastern (excluding U.S. holidays). You may also write to Thomas & Libowitz at 25 South Charles St., Suite 2015, Baltimore, MD 21201.

Sincerely,

Scott H. Marder
Thomas & Libowitz, PA

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Experian Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 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 24 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 24-month 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 March 31st, 2023** (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 (833) 420-2855 by March 31st, 2023. Be prepared to provide engagement number **B082596** as proof of eligibility for the Identity Restoration services by Experian.

Additional details regarding your 24-month 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.

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.



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.

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 one-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 may 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 fraud alert or 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, DC 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 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 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.

