



Baker&Hostetler LLP

811 Main Street
Suite 1100
Houston, TX 77002-6111

T 713.751.1600
F 713.751.1717
www.bakerlaw.com

Jennifer E. Costa
direct dial: 713.646.1344
jcosta@bakerlaw.com

August 3, 2022

VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

Brian E. Frosh
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Incident Notification

Dear Attorney General Frosh:

We are writing on behalf of our client, Information Dynamics Incorporated dba SinglePoint, to notify your office of a cybersecurity incident. SinglePoint is an HR/Payroll Services company located in Indianapolis, Indiana.

SinglePoint is submitting this notice on behalf of Bankers Warranty Group, Gene B Glick Company, and Wallenius Wilhelmsen, for whom SinglePoint provides payroll services.

On May 20, 2022, the SinglePoint office was broken into, and two laptops were stolen. One laptop had been restored to factory settings and did not contain any sensitive data. A second laptop was password protected with a complex password, however, from a backup, it was determined to have contained W2 print files for SinglePoint's clients. We do not currently have any information to indicate that the data was accessed or misused, however, it is possible the sensitive data, including names and Social Security numbers, could have been accessed by an unauthorized actor. Upon discovery of the incident, we immediately notified law enforcement, worked to determine what happened, the scope of data that was potentially accessed, and what steps can be taken to further safeguard our client data. The information contained on the laptop that could have been accessed by the unauthorized actor includes the names and Social Security numbers of 309 Maryland residents.

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SinglePoint notified its clients of the incident on July 6, 2022 and offered to also notify the clients' employees on their behalf. Following that notification, a number of clients opted to have SinglePoint provide the individual employee notifications, and also notified SinglePoint that they would provide updated contact information for the individuals to be notified. SinglePoint received the updated contact information on or about July 17, 2022, at which point it began to finalize notifications to the individuals and regulatory authorities, as necessary.

On August 3, 2022, SinglePoint commenced mailing notification letters to the individuals whose information may have been involved, including 309 Maryland residents in accordance with Md. Code Ann., Com. Law § 14-3504. A copy of the notification letter is enclosed. SinglePoint is offering a complimentary one-year membership in credit monitoring and identity theft protection services through IDX to involved individuals. SinglePoint has also established a dedicated call center for individuals to call with questions about the incident or enrolling in credit monitoring services.

To reduce the risk of a similar incident occurring in the future, SinglePoint implemented additional measures to enhance its cybersecurity defenses and security protocols.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in black ink, consisting of a large, stylized 'J' and 'C' followed by a horizontal line.

Jennifer E. Costa
Counsel

Enclosure



P.O. Box 1907
Suwanee, GA 30024

To Enroll, Please Call:

1-833-909-4423

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<XXXXXXXXXX>>

<<Name 1>><<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>

August 3, 2022

Dear <<Name1>>:

SinglePoint is writing to inform that we recently identified and addressed an incident that may have involved some of your personal information. This notice explains the incident, the measures we have taken in response, and additional steps you may consider taking.

SinglePoint is an HR/Payroll Services company. On May 20, 2022, the SinglePoint office was broken into, and two laptops were stolen. One laptop had been restored to factory settings and did not contain any sensitive data. A second laptop was password protected with a complex password, however, from a backup, it was determined to have contained W2 print files for the employees of <<Variable Data 1>>. We do not currently have any information to indicate that the data was accessed or misused, however, it is possible the sensitive data, including names and Social Security numbers, could have been accessed by an unauthorized actor. Upon discovery of the incident, we immediately notified law enforcement, worked to determine what happened, the scope of data that was potentially accessed, and what steps can be taken to further safeguard our client data. We believe that the information contained on the laptop that could have been accessed by the unauthorized actor includes your name and Social Security number.

We are offering you one year of complimentary identity monitoring services through IDX. IDX identity protection services include: one year of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services.

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-833-909-4423 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. Please note the deadline to enroll is November 3, 2022. For more information on identity theft prevention, please see the pages following this letter.

We regret this incident occurred and apologize for any inconvenience. To help prevent something like this from happening again, we have implemented additional measures to enhance our existing security protocols.

If you have any questions, please call 1-833-909-4423 Monday through Friday from 9 am to 9 pm Eastern Time.

Sincerely,

SinglePoint

Steps to Help Protect Your Information

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-909-4423 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of the IDX ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft while your IDX identity protection membership is active, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

SinglePoint: 4006 N. Keystone Ave., Indianapolis, IN 46205.

Additional information for residents of the following states:

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies 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 reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active-duty military personnel have additional rights.