



MULLEN
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August 15, 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 the San Mateo County Employee's Retirement Association ("SamCERA") located at 100 Marine Parkway, Suite 125, Redwood City, CA 94065, and are writing to notify your office of an incident that may affect the security of certain personal information relating to two (2) Maryland residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, SamCERA 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 July 7, 2022, a SamCERA employee mistakenly uploaded enrollment forms for members into the records of another member. Because members have access to their uploaded documents on the client-facing online portal, the forms for these individuals were accessible by this other member. On August 3, 2022, the member noticed the other individuals' forms in her online portal and promptly notified SamCERA.

After receiving notification of this error on August 3, 2022, SamCERA immediately investigated to confirm the error did, in fact, occur and removed the enrollment forms from the mistaken member's records that same day. SamCERA also received confirmation that the additional enrollment forms were not downloaded, copied, or printed. Additionally, SamCERA reviewed the files of all members who recently enrolled to confirm that no other instances of this error occurred.

Finally, SamCERA is in the process of reviewing and revising its policies and practices for enrollment registration to minimize the risk of this type of error in the future.

The information that could have been subject to unauthorized access includes name, Social Security number, and selection of voluntary benefit plans for the member and their beneficiaries.

Notice to Maryland Residents

On or about August 15, 2022, SamCERA provided written notice of this incident to 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, SamCERA moved quickly to investigate and respond to the incident, assess the potential scope of the error, and identify potentially affected individuals. SamCERA is also working to implement additional safeguards and training to its employees. SamCERA is providing access to credit monitoring services for one (1) year through Kroll to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

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

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-6836.

Very truly yours,

Carolyn Purwin Ryan of
MULLEN COUGHLIN LLC

CPR/mah
Enclosure

EXHIBIT A



Address: 100 Marine Parkway | Suite 125
Redwood City, CA 94065
Phone: (650) 599-1234
Toll-Free: (800) 339-0761
Fax: (650) 591-1488
PONY: RET 141
Web: www.samcera.org
Email: samcera@samcera.org

X
X
X

August 15, 2022

NOTICE OF SECURITY INCIDENT

Dear X:

We write to inform you of an incident that may affect the security of some of your personal information. We take the protection and proper use of your information very seriously. For this reason, we are contacting you directly to provide information about the incident, our response, and resources available to you to help protect your information from possible misuse, should you feel it necessary to do so.

What Happened?

On July 7, 2022, your SCORPA enrollment form was mistakenly uploaded into the records of another member. Because members have access to their uploaded documents on the MySamCERA online portal, your form was accessible by this other member. On August 3, 2022, the member noticed your form in their online portal and promptly notified our office.

What Information Was Involved?

Your SCORPA enrollment form contains your name and social security number, and your selection of voluntary benefit plans. You may access a copy of your SCORPA enrollment form through your MySamCERA online portal.

What We Are Doing:

After receiving notification of this error on August 3rd, and confirming that the error did, in fact, occur, we immediately removed your enrollment form from the mistaken member's records that same day. We also received confirmation that your form was not downloaded, copied, or printed. Additionally, we reviewed the files of all members who recently enrolled with SCORPA to confirm that no other instances of this error occurred. Finally, we are in the process of reviewing and revising our procedures and practices for SCORPA enrollment to minimize the risk of this type of error in the future.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll Information Assurance, LLC ("Kroll") to provide credit monitoring and identity monitoring services at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your credit monitoring and identity monitoring services, if you elect to activate them, will include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Further information describing these identity monitoring services is included with this letter and is available at info.krollmonitoring.com.

What You Can Do:

Visit <<IDMonitoringURL>> to activate and take advantage of your identity monitoring services. **You have until <<Date>> to activate your identity monitoring services.** To activate your identity monitoring services, you'll need to enter the following individualized codes:

Activation Code: <<Activation Code>>

Verification ID: <<Verification ID>>

Please review the "Additional Resources" document included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

For More Information:

Protecting your information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

If you have any questions or concerns, or if you need any further information about this incident, please contact me at (650) 363-4876.

Sincerely,

Elizabeth LeNguyen
Retirement Benefits Manager

Attachments

Kroll Identity Monitoring Services Information
Additional Resources Document



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Additional Resources

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 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, 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 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. SamCERA is located at 100 Marine Parkway, Suite 125, Redwood City, California 94065.