

Spencer S. Pollock, CIPP/US, CIPM
Direct Dial: 1.410.456.2741
Cell: 1.410.917.5189
Email: spollock@mcdonaldhopkins.com

August 17, 2022

VIA EMAIL (Idtheft@oag.state.md.us)

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

Re: Tulsa Technology Center – Incident Notification

Dear Mr. Frosh:

McDonald Hopkins PLC represents Tulsa Technology Center (“Tulsa Tech”). I am writing to provide notification of an incident at Tulsa Tech that may affect the security of personal information of approximately ten (10) Maryland residents. Tulsa Tech’s investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, Tulsa Tech does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On June 28, 2022, Tulsa Tech detected unauthorized access to its network as a result of a cybersecurity incident. Tulsa Tech immediately took steps to contain the threat and launched an investigation with the support of third-party cybersecurity experts. After an extensive forensic investigation, Tulsa Tech determined on July 19, 2022 that the unauthorized individual removed certain files from our network between June 23, 2022 and June 29, 2022 that may have contained personal information including residents’ full names and their Social Security number. On July 25, 2022 we confirmed the most recent addresses for the impacted population.

Tulsa Tech has no reason to believe any personal information will be misused as a result of this incident. Nevertheless, out of an abundance of caution, Tulsa Tech wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. Tulsa Tech is providing the affected residents with written notification of this incident commencing on or about August 18, 2022 in substantially the same form as the letter attached hereto. Tulsa Tech is offering the affected residents complimentary one-year memberships with a credit monitoring service. Tulsa Tech is advising the affected

residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Tulsa Tech is advising the affected residents about the process for placing fraud alerts and/or security freezes on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At Tulsa Tech, protecting the privacy of personal information is a top priority. Tulsa Tech is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Tulsa Tech continually evaluates and modifies its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at (410) 456-2741 or spollock@mcdonaldhopkins.com. Thank you for your cooperation.

Very truly yours,



Spencer S. Pollock

Encl.

Tulsa Technology Center School District No 18
c/o Cyberscout
38120 Amrhein Road
Livonia, MI 48150



Tulsa Technology Center
P.O. Box 477200
Tulsa , OK 74147



Important Information Please Review Carefully

August 18, 2022

Dear [REDACTED]

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Tulsa Technology Center ("Tulsa Tech"). We wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your personal information.

What Happened?

On June 28, 2022, Tulsa Tech detected unauthorized access to our network as a result of a cybersecurity incident that resulted in the potential exposure of data we maintain.

What We Are Doing

Upon learning of this issue, we contained the threat by disabling all unauthorized access to our network and restoring our systems as needed. We immediately started a thorough investigation of the matter and have been working with external cybersecurity professionals experienced in handling these types of incidents. Following the conclusion of the forensic investigation, Tulsa Tech determined on July 19, 2022 that the unauthorized individual removed certain files from our network between June 23, 2022 and June 29, 2022 that may have contained some of your personal information.

What Information Was Involved

The impacted data potentially included your full name [REDACTED] **As of now, we have no evidence indicating any of your information has been used for identity theft or financial fraud.**

What You Can Do

Out of an abundance of caution, we are providing you with access to Single Bureau Credit Monitoring services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services [REDACTED] The enrollment requires an

internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

In order for you to receive the monitoring services described above, you **must enroll within 90 days** from the date of this letter.

This letter also provides other precautionary measures you can take to protect your information from potential misuse, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports on a regular basis for fraudulent or irregular activity.

For More Information

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays.

Sincerely,

Tulsa Technology Center

OTHER IMPORTANT INFORMATION -

1. Placing a Fraud Alert on Your Credit File

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one (1) year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.



<i>Equifax</i> P.O. Box 105069 Atlanta, GA 30348-5069 https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts (800) 525-6285	<i>Experian</i> P.O. Box 9554 Allen, TX 75013 https://www.experian.com/fraud/center.html (888) 397-3742	<i>TransUnion</i> Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 https://www.transunion.com/fraud-alerts (800) 680-7289
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2. Placing a Security Freeze on Your Credit File

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

<i>Equifax Security Freeze</i> P.O. Box 105788 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/credit-freeze/ (800) 349-9960 (888) 298-0045	<i>Experian Security Freeze</i> P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742	<i>TransUnion Security Freeze</i> P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/credit-freeze (888) 909-8872
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In order to place the security freeze, 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 reporting company will send you a confirmation letter containing 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.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

3. Obtaining a Free Credit Report

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com** Once you receive your credit reports, review them for

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discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer Telephone: 888-743-0023.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft> Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/ Telephone: 877-566-7226.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/ Telephone: 877-877-9392

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

*In Addition, New Mexico Consumers Have the Right to
Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.



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Spencer S. Pollock, CIPP/US, CIPM
Direct Dial: 1.410.456.2741
Cell: 1.410.917.5189
Email: spollock@mcdonaldhopkins.com

September 14, 2022

VIA EMAIL (Idtheft@oag.state.md.us)

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

Re: Tulsa Technology Center – Supplemental Incident Notification

Dear Mr. Frosh:

McDonald Hopkins PLC represents Tulsa Technology Center (“Tulsa Tech”). This is a supplemental notice to our previous filing on August 17, 2022.

McDonald Hopkins PLC represents Tulsa Technology Center (“Tulsa Tech”). I am writing to provide notification of an incident at Tulsa Tech that may affect the security of personal information of approximately (4) four Maryland residents in addition to the ten (10) Maryland residents previously reported to your office. Tulsa Tech’s investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, Tulsa Tech does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On June 28, 2022, Tulsa Tech detected unauthorized access to its network as a result of a cybersecurity incident. Tulsa Tech immediately took steps to contain the threat and launched an investigation with the support of third-party cybersecurity experts. After an extensive forensic investigation, Tulsa Tech determined on July 19, 2022 that the unauthorized individual removed certain files from our network between June 23, 2022 and June 29, 2022 that may have contained personal information including residents’ full names and their Social Security number. On September 9, 2022 we discovered (4) four Maryland residents in addition to the ten (10) Maryland residents previously reported were impacted after conducting an address review search.

Tulsa Tech has no reason to believe any personal information will be misused as a result of this incident. Nevertheless, out of an abundance of caution, Tulsa Tech wanted to inform you

(and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. Tulsa Tech is providing the affected residents with written notification of this incident commencing on or about September 14, 2022 in substantially the same form as the letter attached hereto. Tulsa Tech is offering the affected residents complimentary one-year memberships with a credit monitoring service. Tulsa Tech is advising the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Tulsa Tech is advising the affected residents about the process for placing fraud alerts and/or security freezes on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At Tulsa Tech, protecting the privacy of personal information is a top priority. Tulsa Tech is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. Tulsa Tech continually evaluates and modifies its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at (410) 456-2741 or spollock@mcdonaldhopkins.com. Thank you for your cooperation.

Very truly yours,



Spencer S. Pollock

Encl.

Tulsa Technology Center School District No 18
c/o Cyberscout
38120 Amrhein Road
Livonia, MI 48150



Tulsa Technology Center
P.O. Box 477200
Tulsa, OK 74147



Important Information Please Review Carefully



Dear [REDACTED]

We are writing with important information regarding a recent security incident. The privacy and security of the personal information we maintain is of the utmost importance to Tulsa Technology Center ("Tulsa Tech"). We wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your personal information.

What Happened?

On June 28, 2022, Tulsa Tech detected unauthorized access to our network as a result of a cybersecurity incident that resulted in the potential exposure of data we maintain.

What We Are Doing

Upon learning of this issue, we contained the threat by disabling all unauthorized access to our network and restoring our systems as needed. We immediately started a thorough investigation of the matter and have been working with external cybersecurity professionals experienced in handling these types of incidents. Following the conclusion of the forensic investigation, Tulsa Tech determined on July 19, 2022 that the unauthorized individual removed certain files from our network between June 23, 2022 and June 29, 2022 that may have contained some of your personal information.

What Information Was Involved

The impacted data potentially included your full name [REDACTED] **As of now, we have no evidence indicating any of your information has been used for identity theft or financial fraud.**

What You Can Do

Out of an abundance of caution, we are providing you with access to Single Bureau Credit Monitoring services at no charge. These services provide you with alerts for twelve months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. In addition, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event you become a victim of identity theft. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services [REDACTED] The enrollment requires an

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internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

In order for you to receive the monitoring services described above, you **must enroll within 90 days** from the date of this letter.

This letter also provides other precautionary measures you can take to protect your information from potential misuse, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports on a regular basis for fraudulent or irregular activity.

For More Information

Please accept our apologies that this incident occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays.

Sincerely,

Tulsa Technology Center

OTHER IMPORTANT INFORMATION -

1. Placing a Fraud Alert on Your Credit File

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one (1) year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.



<i>Equifax</i> P.O. Box 105069 Atlanta, GA 30348-5069 https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts (800) 525-6285	<i>Experian</i> P.O. Box 9554 Allen, TX 75013 https://www.experian.com/fraud/center.html (888) 397-3742	<i>TransUnion</i> Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 https://www.transunion.com/fraud-alerts (800) 680-7289
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2. Placing a Security Freeze on Your Credit File

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

<i>Equifax Security Freeze</i> P.O. Box 105788 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/credit-freeze/ (800) 349-9960 (888) 298-0045	<i>Experian Security Freeze</i> P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze (888) 397-3742	<i>TransUnion Security Freeze</i> P.O. Box 160 Woodlyn, PA 19094 https://www.transunion.com/credit-freeze (888) 909-8872
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In order to place the security freeze, 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 reporting company will send you a confirmation letter containing 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.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

3. Obtaining a Free Credit Report

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com** Once you receive your credit reports, review them for

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discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer Telephone: 888-743-0023.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft> Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/ Telephone: 877-566-7226.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/ Telephone: 877-877-9392

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

*In Addition, New Mexico Consumers Have the Right to
Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.



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