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September 1, 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, MMA Operations, Inc. ("MMA Operations"), to notify you of a cybersecurity incident involving residents of Maryland.

MMA Operations identified a cybersecurity incident involving unauthorized access to its systems. Upon discovery of the incident, MMA Operations immediately launched an investigation and took steps to secure the systems. A cybersecurity firm was engaged to assist.

The investigation was unable to determine exactly what information the unauthorized individual may have accessed. Out of an abundance of caution, MMA Operations conducted a review of the data in the systems that may have been accessed. On June 30, 2022, MMA Operations identified approximately 270 Maryland residents whose personal information may have been accessed. The data that may have been involved included the residents' names and one or more of the following: address, Social Security number, driver's license number, and financial account number.

On September 1, 2022, MMA Operations is notifying approximately 270 Maryland residents via U.S. mail in accordance with Md. Code Ann., Com. Law § 14-3504. A copy of a notification letter is enclosed. MMA Operations is providing a telephone number for potentially affected individuals to call with any questions they may have about the incident and is providing complimentary credit monitoring to individuals whose Social Security numbers or driver's license numbers may have been involved.

MMA Operations has enhanced its security protocols and technical safeguards to help prevent unauthorized access to its systems. Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

Ryan M. Christian

Ryan M. Christian, Sr.
Counsel

Enclosure

MMA OPERATIONS INC
RECORD & DATA MANAGEMENT

Address for Return Mail
P.O Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-764-0240
Or Visit:
https://app.idx.us/account-creation/protect
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zipcode>>

September 1, 2022

Dear <<First Name>> <<Last Name>>:

We are writing to inform you of an incident that may have involved some of your personal information. This notice explains the incident, measures we have taken, and some steps that you may consider taking in response.

We recently completed an investigation concerning unauthorized access to our systems. Upon discovering the incident, we immediately took steps to secure our systems and began an investigation. A cybersecurity firm was engaged to assist. We conducted a thorough review of the data in the accessed systems, and on June 30, 2022, determined that some of your information was contained in those systems, including your <<Variable 1>>.

We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. If you see charges or activity that you did not authorize, please contact the relevant financial institution or credit bureau reporting the activity immediately. We are also offering you credit monitoring and identity protection services through the company IDX at no cost to you. These 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. These services are completely free to you and enrolling in this program will not hurt your credit score. **For more information on the services, including instructions on how to activate your complimentary one-year membership, please visit https://app.idx.us/account-creation/protect or call 1-833-764-0240 and use the Enrollment Code provided above. Please note the deadline to enroll is December 1, 2022.** Note: You must have established credit to active the credit monitoring. If you need assistance, IDX will be able to assist you.

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 our 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 as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

We have established a dedicated call center to help answer any questions you may have about the incident. Please call 1-833-764-0240, Monday through Friday, between 8:00 a.m. and 8:00 p.m. Central Time for up-to-date information about the incident.

We regret any inconvenience or concern this incident may cause. We have enhanced our existing security protocols and technical safeguards to help prevent unauthorized access to our systems. Additional information about how you may protect your personal information further is attached.

Sincerely,

MMA Operations, Inc.

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.ftc.gov/idtheft

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 credit bureaus, 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 do so.

***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.
The MMA Operations, Inc. main office mailing address is 1885 Marina Mile Blvd, Ste 103 Fort Lauderdale, FL 33315. Its main office telephone number is (952) 252-1560.

Additional information for residents of the following states:

Rhode Island: This incident involves twenty-nine individuals in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at:

> *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

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.