

Christine Czuprynski
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October 4, 2022

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

Brian E. Frosh
Consumer Protection Division
200 St. Paul Place,
Baltimore, MD 21202

Re: Academic Travel Abroad, Inc. – Incident Notification

Dear Attorney General Frosh:

McDonald Hopkins PLC represents Academic Travel Abroad, Inc. (“Academic Travel Abroad”), located at 1155 Connecticut Ave NW #300, Washington, DC 20036. I am writing to provide notification of an incident at Academic Travel Abroad that may affect the security of personal information of four (4) Maryland residents. By providing this notice, Academic Travel Abroad does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On February 23, 2022 Academic Travel Abroad learned its email system was subject to unauthorized access. Upon learning of the issue, Academic Travel Abroad commenced an immediate and thorough investigation. As part of its investigation, Academic Travel Abroad engaged leading third-party experts experienced in handling these types of incidents. The investigation worked to confirm the scope of unauthorized access and to identify what personal information, if any, might have been present in the impacted email accounts.

After an extensive forensic investigation and manual document review, Academic Travel Abroad discovered on September 6, 2022 that the unauthorized party may have had access to emails that contained personally identifiable information such as full names, dates of birth, Social Security numbers, passport number, payment card information, financial account number, and username and password for a non-financial account.

Academic Travel Abroad provided the affected residents with written notification of this incident commencing on or about October 5, 2022, in substantially the same form as the letter attached hereto.

Academic Travel Abroad has no forensic evidence that any information has been actually misused or that there has been any fraud as a result of this incident. However, out

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of an abundance of caution, Academic Travel Abroad wanted to inform your Office (and the affected residents) of the incident. Notified individuals have been provided with best practices to protect their information, including but not limited to complimentary credit monitoring services which were provided to those individuals whose Social Security numbers may have been impacted by this incident.

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

If you have any additional questions, please contact me at (248) 220-1360 or cczuprynski@mcdonaldhopkins.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Christine Czuprynski", with a stylized, cursive script.

Christine N. Czuprynski

Encl.



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336



Dear [REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to Academic Travel Abroad, Inc. ("Academic Travel Abroad"). We are writing with important information regarding a recent data security incident that involved some of your information. We want to provide you with information about the incident, inform you about the services we are providing to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On or around February 23, 2022, Academic Travel Abroad detected unauthorized access into our email system.

What We Are Doing.

Upon learning of this issue, we contained the threat by disabling all unauthorized access to the system and immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents to analyze the extent of any compromise of the information on our network. After an extensive forensic investigation and manual document review, we discovered on September 6, 2022 that the email accounts that were accessed contained some of your personal information. **However, we have no evidence that any of your information has been misused.**

What Information Was Involved.

Based on our comprehensive investigation and manual document review, we determined that the compromised email accounts contained your name [REDACTED]

What You Can Do.

To protect you from potential misuse of your information, we are offering a complimentary one-year membership in Equifax® Credit Watch™ Gold. Equifax® Credit Watch™ Gold is completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Equifax® Credit Watch™ Gold, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter. This letter also provides precautionary measures you can take to protect your personal information, including placing a fraud alert and security freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We remain fully 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 to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please contact us at [REDACTED]

Sincerely,

Academic Travel Abroad
1155 Connecticut Avenue NW, Suite 300
Washington, DC 20036

– OTHER IMPORTANT INFORMATION –

1. **Enrolling in Complimentary 12-Month Credit Monitoring.**



Enter your Activation Code: [REDACTED]
Enrollment Deadline: [REDACTED]

Equifax Credit Watch™ Gold – Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of [REDACTED] then click “Submit” and follow these 4 steps:

1. **Register:**

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. **Create Account:**

Enter your email address, create a password, and accept the terms of use.

3. **Verify Identity:**

To enroll in your product, we will ask you to complete our identity verification process.

4. **Checkout:**

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications¹ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts², which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock³
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁴

*Note: You must be over age 18 with a credit file to take advantage of the product

¹WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers’ personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers’ personal information is at risk of being traded. ²The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services

LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ³Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer’s identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com ⁴The Identity Theft Insurance benefit

is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions

2. 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.

Equifax

P.O. Box 105069
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion LLC

P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/credit-freeze>
(800) 680-7289

3. 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:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(800) 349-9960

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

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.

4. 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 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.

5. 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.

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.

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

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.