



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

November 3, 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 Sanford Heisler Sharp, LLP (“Sanford Heisler”) located at 1350 6th Avenue, 31st Floor, New York, NY 10019, and are writing to notify your office of an incident that may affect the security of certain personal information relating to seventy-five (75) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Sanford Heisler 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 April 1, 2022, Sanford Heisler became aware of suspicious activity related to certain computer systems on its network. Sanford Heisler immediately launched an investigation, with the assistance of third-party forensic investigators, to determine the nature and scope of the activity. Sanford Heisler’s investigation determined that there was unauthorized access to certain computer systems from March 19, 2022 to April 1, 2022, and certain files were accessed or acquired from these systems by an unauthorized actor. Sanford Heisler began an in-depth review of the affected files to determine what, if any, sensitive information was contained within them. On September 28, 2022, Sanford Heisler’s review determined that the affected files contained information related to certain individuals, and they began working to notify the impacted individuals. Sanford Heisler has no evidence that any specific individual’s information was actually viewed without authorization, but was unable to rule out this possibility.

The information that could have been subject to unauthorized access includes name, Social Security number, driver's license information, financial account information, medical information, health insurance information, and username and password for online account access.

Notice to Maryland Residents

On or about November 3, 2022, Sanford Heisler provided written notice of this incident to seventy-five (75) 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, Sanford Heisler moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, Sanford Heisler notified federal law enforcement regarding the event. Sanford Heisler is also working to implement additional safeguards and training to its employees. Sanford Heisler is providing access to credit monitoring services for twelve (12) months, through Equifax, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Sanford Heisler is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Sanford Heisler 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) 930-4839.

Very truly yours,

A handwritten signature in black ink, appearing to read "Rebecca Jones", is centered on the page.

Rebecca J. Jones of
MULLEN COUGHLIN LLC

RJJ:bw
Enclosure

EXHIBIT A



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

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

RE: Notice of Data Breach

Dear <<Name 1>>:

Sanford Heisler Sharp, LLP (“Sanford Heisler”) writes to notify you of an incident that may affect the privacy of some of your information. We take this incident seriously, and this letter provides details of the incident, our response, and steps you may take to protect against possible misuse of your personal information, should you wish to do so.

What Happened? On or about April 1, 2022, Sanford Heisler became aware of suspicious activity related to certain computer systems on our network. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to certain computer systems from March 19, 2022 to April 1, 2022, and certain files were accessed or acquired from these systems by an unauthorized actor. Sanford Heisler began an in-depth review of the affected files to determine what, if any, sensitive information was contained within them. On September 28, 2022, Sanford Heisler’s review determined that the affected files contained personal information related to certain individuals.

What Information Was Involved? The following information related to you was identified as present in the affected files: your name and <<Data Elements>>. We have no evidence that your specific information was actually viewed without authorization, but we are unable to rule out this possibility.

What is Sanford Heisler Doing? Sanford Heisler takes the confidentiality, privacy, and security of information in our care seriously. Upon discovery of the incident, we immediately worked to secure our systems and commenced an investigation to confirm the nature and scope of the incident. We have also been taking steps to implement additional safeguards and review our policies and procedures relating to data privacy and security.

Although we have no evidence of any identity theft or fraud resulting from this event, Sanford Heisler is providing you with access to <<CM Length>> months of credit monitoring and identity protection services through Equifax at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are unable to enroll you in these services on your behalf.

What You Can Do. You may review the enclosed *Steps You Can Take to Help Protect Personal Information*, and we encourage you to enroll to receive the complimentary credit monitoring and identity protection services through Equifax. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

For More Information. We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please contact our dedicated assistance line at 855-768-1274 between the hours of 9am to 9pm Eastern, Monday through Friday.

Sanford Heisler takes the privacy and security of the information in our care seriously. We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

Russell Kornblith
Sanford Heisler Sharp, LLP

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of **<ACTIVATION CODE>** 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) 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 (1) 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 (7) years. Should you wish to place a fraud alert, please contact any one of the three (3) 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 security freeze, you may need to provide the following information, depending on whether the request is made online, by phone, or by mail:

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 (2) to five (5) 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, military identification, etc.);
7. Social Security Card, pay stub, or W2; and
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a fraud alert or 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 can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. This notice has not been delayed because of a law enforcement request.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338). 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.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

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. Sanford Heisler is located at 1350 6th Avenue, 31st Floor, New York, NY 10019.

For Massachusetts residents, under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<#>> Rhode Island residents impacted by this incident.



MULLEN
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ATTORNEYS AT LAW

Rebecca J. Jones
Office: (267) 930-4839
Fax: (267) 930-4771
Email: rjones@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

January 25, 2023

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 continue to represent Sanford Heisler Sharp, LLP (“Sanford Heisler”) located at 1350 6th Avenue, 31st Floor, New York, NY 10019, and are writing to supplement our prior notice to your office of an incident that may affect the security of certain personal information relating to a total of eighty-eight (88) Maryland residents. By providing this notice, Sanford Heisler 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 April 1, 2022, Sanford Heisler became aware of suspicious activity related to certain computer systems on its network. Sanford Heisler immediately launched an investigation, with the assistance of third-party forensic investigators, to determine the nature and scope of the activity. Sanford Heisler’s investigation determined that there was unauthorized access to certain computer systems from March 19, 2022 to April 1, 2022, and certain files were accessed or acquired from these systems by an unauthorized actor. Sanford Heisler began an in-depth review of the affected files to determine what, if any, sensitive information was contained within them. On September 28, 2022, Sanford Heisler’s review determined that the affected files contained information related to certain individuals. This review continued until December 28, 2022. Sanford Heisler has no evidence that any specific individual’s information was actually viewed without authorization, but was unable to rule out this possibility.

The information that could have been subject to unauthorized access includes name, Social Security number, driver's license number, financial account information, medical information, health insurance information, and username and password for online account access.

Notice to Maryland Residents

On or about January 25, 2023, Sanford Heisler provided written notice of this incident to an additional thirteen (13) 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, Sanford Heisler moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, Sanford Heisler notified federal law enforcement regarding the event. Sanford Heisler is also working to implement additional safeguards and training to its employees. Sanford Heisler is providing access to credit monitoring services for one (1) year, through Equifax, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Sanford Heisler is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Sanford Heisler 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) 930-4839.

Very truly yours,

A handwritten signature in black ink, appearing to read "Rebecca Jones", is written over a light gray rectangular background.

Rebecca J. Jones of
MULLEN COUGHLIN LLC

EXHIBIT A



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

<<Mail ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<Address 4>>

<<Address 5>>

<<City>><<State>><<Zip>>

<<Country>>

<<Date>>

RE: Notice of Data Breach

Dear <<Name 1>>:

Sanford Heisler Sharp, LLP (“Sanford Heisler”) writes to notify you of an incident that may affect the privacy of some of your information. We take this incident seriously, and this letter provides details of the incident, our response, and steps you may take to protect against possible misuse of your personal information, should you wish to do so.

What Happened? On or about April 1, 2022, Sanford Heisler became aware of suspicious activity related to certain computer systems on our network. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to certain computer systems from March 19, 2022 to April 1, 2022, and certain files were accessed or acquired from these systems by an unauthorized actor. Sanford Heisler began an in-depth review of the affected files to determine what, if any, sensitive information was contained within them. On September 28, 2022, Sanford Heisler’s review determined that the affected files contained personal information related to certain individuals. The in-depth review continued until December 28, 2022, when Sanford Heisler determined that the affected files contained personal information related to you and was able to locate a current mailing address for you.

What Information Was Involved? The following information related to you was identified as present in the affected files: your name and <<Data Elements>>. We have no evidence that your specific information was actually viewed without authorization, but we are unable to rule out this possibility.

What is Sanford Heisler Doing? Sanford Heisler takes the confidentiality, privacy, and security of information in our care seriously. Upon discovery of the incident, we immediately worked to secure our systems and commenced an investigation to confirm the nature and scope of the incident. We have also been taking steps to implement additional safeguards and review our policies and procedures relating to data privacy and security.

Although we have no evidence of any identity theft or fraud resulting from this event, Sanford Heisler is providing you with access to <<CM Length>> months of credit monitoring and identity protection services through Equifax at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are unable to enroll you in these services on your behalf.

What You Can Do. You may review the enclosed *Steps You Can Take to Help Protect Personal Information*, and we encourage you to enroll to receive the complimentary credit monitoring and identity protection services through Equifax. We also encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity.

For More Information. We understand you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please contact our dedicated assistance line at 855-768-1274 between the hours of 9am to 9pm Eastern, Monday through Friday.

Sanford Heisler takes the privacy and security of the information in our care seriously. We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

/s/ Russell Kornblith
Sanford Heisler Sharp, LLP

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <**ACTIVATION CODE**> 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one (1) free credit report annually from each of the three (3) 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 (1) 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 (7) years. Should you wish to place a fraud alert, please contact any one of the three (3) 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 security freeze, you may need to provide the following information, depending on whether the request is made online, by phone, or by mail:

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 (2) to five (5) 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, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a fraud alert or 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 can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. This notice has not been delayed because of a law enforcement request.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338). 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.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

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. Sanford Heisler is located at 1350 6th Avenue, 31st Floor, New York, NY 10019.

For Massachusetts residents, under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<#>> Rhode Island residents impacted by this incident.