

Sent via e-mail idtheft@oag.state.md.us

November 11, 2022

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

RE: Breach Notification

Dear Attorney General Frosh:

Please be advised that we represent CCARC, Inc. ("CCARC") in regard to a recent security incident. Pursuant to Md. Code Ann. § 14-3501 et seq., we are reporting to you, on behalf of CCARC, that CCARC will notify two (2) Maryland residents of a breach of their personal information.

CCARC was the victim of a cyber-attack where an unauthorized individual potentially accessed personal information on its systems. After a complete forensic investigation and manual review, on October 25, 2022, CCARC determined that personal information of some of its former and current employees, and some of the individuals who receive or have received services from CCARC, may have been affected by this incident. The information affected included names, addresses, driver's license numbers and Social Security numbers.

The Maryland residents affected by this incident will receive the enclosed notice pursuant to Md. Code Ann. § 14-3504 on or about November 14, 2022. CCARC is offering the affected individuals credit monitoring at no charge for a period of 24 months.

If you have any questions, please do not hesitate to contact me.

Sincerely,



Linn F. Freedman

Enclosure



November 14, 2022

RE: Notice of a data breach

Dear _____ :

CCARC, Inc. ("CCARC") is committed to protecting the confidentiality of our current and former employees' information.

What Happened?

Regrettably, we are writing to inform you that CCARC was the victim of a cyber-attack where an unauthorized individual potentially accessed the personal information of our current and former employees.

What Information was Involved?

On or about October 25, 2022, we determined that the information potentially accessed included your name, address, driver's license number and Social Security number.

What We are Doing.

While we have no indication that any of your personal information has been misused, we are taking precautionary measures to protect your financial security and help to alleviate any concerns you may have.

We are committed to helping those who may have been impacted by this unfortunate situation. That's why we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for 24 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. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. 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 _____ and follow the instructions provided. When prompted

please provide the following unique code to receive services: . In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. 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.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays. Please call the help line 1-833-510-0363 and supply the fraud specialist with your unique code listed above.

What You can Do.

If you choose not to use these services, **we strongly urge you to do the following:**

If you choose to place a fraud alert or security freeze on your own, you will need to contact one of the three major credit agencies directly at:

Experian (1-888-397-3742)
P.O. Box 4500
Allen, TX 75013
www.experian.com

Equifax (1-800-525-6285)
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

TransUnion (1-800-680-7289)
P.O. Box 2000
Chester, PA 19016
www.transunion.com

A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. There is no charge to request a credit freeze.

In order to request a security freeze, you will need to provide the following information:

- Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- Social Security number;
- Date of birth;
- If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five (5) years;
- Proof of current address such as a current utility bill or telephone bill; and,
- A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.).

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive

your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Should you wish to obtain a credit report and monitor it on your own, you may obtain free copies of your credit report by visiting www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.) Upon receipt of your credit report, we recommend that you review it carefully for any suspicious activity.

Other Important Information.

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.

For more information about identity theft and your tax records, we recommend that you visit the IRS Taxpayer Guide to Identity Theft at <http://www.irs.gov>. You may want to consider notifying the IRS that your tax records may be at risk by completing IRS Form 14039 (Identity Theft Affidavit) which can be located at <http://www.irs.gov/pub/irs-pdf/f14039.pdf>. You will need to send Form 14039 to the IRS along with a copy of your valid government-issued identification, such as a Social Security card, driver's license, or passport to the address on the form or by faxing to 1-855-807-5720.

Detailed below are a few things to keep in mind when filing Internal Revenue Service Form 14039:

- All documents, including your identification, must be clear and legible;
- The identity theft marker will remain on your file for a minimum of three tax cycles;
- Any returns containing your Social security number will be reviewed by the IRS for possible fraud; and,
- The marker may delay the processing of any legitimate tax returns.

If you are a Massachusetts resident, please note that 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 with your local law enforcement or other enforcement agency and obtain a copy of it.

If you are a New York resident, you may also wish to contact the New York Attorney General's Office, Consumer Protection Division by telephone at 800-697-1220 or at <https://www.dos.ny.gov/consumerprotection/>.

If you are a North Carolina resident, you may also wish to contact the North Carolina Attorney Generals' Office, Consumer Protection Division, at (919) 716-6000, 9001 Mail Service Center, Raleigh, NC 27699-9001 or by visiting <http://www.ncdoj.gov/Home/ContactNCDOJ.aspx>.

If you are a Maryland resident, you may also contact the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, at 410-576-6491 or at idtheft@oag.state.md.us to obtain more information and steps to avoid identity theft.

Remember to remain vigilant in reviewing your account statements, monitoring your free credit reports, and for incidents of fraud or identity theft.

For More Information.

We regret any inconvenience this may cause you. If you have any questions, please do not hesitate to contact help line at 1-833-510-0363 between the hours of 8:00 am to 8:00 pm Eastern time, Monday through Friday, excluding holidays.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Linda Iovanna', with a long horizontal flourish extending to the right.

Linda Iovanna
Chief Executive Officer