



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Ryan C. Loughlin
Office: (267) 930-4786
Fax: (267) 930-4771
Email: rloughlin@mullen.law

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

December 1, 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

To Whom It May Concern:

We represent Macmillan and its affiliates ("Macmillan") located at 120 Broadway, New York, NY 10271. We write to notify your office of an event that may affect the security of certain personal information relating to approximately ninety-nine (99) Maryland residents. This notice may be supplemented if new significant facts are learned subsequent to its submission. By providing this notice, Macmillan 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 June 25, 2022, Macmillan became aware of suspicious activity affecting specific systems that included the encryption of certain files on its network. Macmillan immediately launched an investigation with the assistance of third-party specialists, to confirm the full nature and scope of the activity and to restore functionality to the affected systems. The investigation determined that certain information on Macmillan systems was accessed without authorization and taken from Macmillan U.S. systems between June 16, 2022, and June 25, 2022. Following this determination, Macmillan engaged the assistance of third-party specialists to conduct a thorough manual review of all information potentially impacted. On November 1, 2022, Macmillan concluded the review and determined that the information at issue included some personal information. Macmillan has since worked to determine contact information for those impacted individuals where needed in order to provide individuals with notice of this incident.

The personal information at issue for Maryland residents includes name, Social Security number, driver's license number, financial account information, passport number, and online account login credentials.

Notice to Maryland Residents

On or about December 1, 2022, Macmillan began providing written notice of this event to affected individuals, including approximately ninety-nine (99) 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 becoming aware of the event, Macmillan moved quickly to investigate and respond, assess the security of its systems, determine which individuals may have been affected by the incident, and notify potentially affected individuals. Further, Macmillan notified federal law enforcement regarding the event. Macmillan has instituted additional safeguards, has been and is continuing to review its existing policies and procedures regarding cybersecurity, and will continue to evaluate additional measures and safeguards to try to further protect against this type of event in the future. Macmillan is providing potentially affected individuals with complimentary access to credit monitoring and identity restoration services for two (2) years, through Experian.

Additionally, Macmillan is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Macmillan 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.

Macmillan also is providing written notice of this event to other appropriate state regulators and to the three major consumer reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4786.

Very truly yours,

Ryan C. Loughlin of
MULLEN COUGHLIN LLC

RCL/jlt
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

78 1 17526 *****SNGLP

SAMPLE A. SAMPLE - Individual

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



December 1, 2022

[Extra1]

Dear Sample A. Sample:

This letter is being sent on behalf of Macmillan and its affiliates, which includes Macmillan Publishers, Macmillan Learning, and MPS. Macmillan recently identified and immediately addressed a network security incident within our system. Following a full and thorough investigation, we have unfortunately determined that some of your personal information may have been impacted. This letter provides you with information about the incident, the steps we have already taken to address this matter, and steps you can take to further protect your personal information.

What Happened? On June 25, 2022, Macmillan became aware of suspicious activity affecting specific systems that included the encryption of certain files on our network. We immediately launched an investigation with the assistance of third-party specialists, to confirm the full nature and scope of the activity and to restore functionality to the affected systems. The investigation determined that certain information was accessed without authorization and taken from Macmillan U.S. systems between June 16, 2022, and June 25, 2022. Following this determination, we engaged the assistance of third-party specialists to conduct a thorough manual review of all information potentially impacted. On November 1, 2022, we concluded the review and determined that the information at issue included some personal information. We have since worked to determine contact information for those impacted individuals where needed in order to provide you with this notice and equip you with information that may be helpful.

What Information Was Involved? The personal information that was taken from the impacted files includes your name and [Extra2]. Please note that we have no evidence that your personal information was subject to any actual or attempted misuse as a result of this incident.

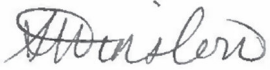
What We Are Doing. Safeguarding the privacy of information in our care and the security of our network is one of our top priorities. We are committed to the security of information within our care, so we have instituted additional safeguards, have been and are continuing to review our existing policies and procedures regarding cybersecurity, and will continue to evaluate additional measures and safeguards to try to further protect against this type of incident in the future. We also promptly notified federal law enforcement of this incident.

What You Can Do. While we are not aware of any actual or attempted misuse of your personal information, out of an abundance of caution, we have arranged to offer you access to twenty-four (24) months of complimentary credit monitoring and identity restoration services provided through Experian, as an added precaution. In order to take advantage of these services available to you, please enroll using the instructions contained in the attached *Steps You Can Take to Protect Personal Information*. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You may also review the information contained in the attached *Steps You Can Take to Protect Personal Information*.

For More Information. We understand that you may have additional questions about this incident. We have established a special call center with agents who are available to help address any concerns. Should any additional questions arise, please contact our call center at (844) 850-0074, Monday through Friday, during the hours of 9:00 a.m. – 11:00 p.m. Eastern Time, and Saturday and Sunday, during the hours of 11:00 a.m. – 8:00 p.m., excluding US holidays. Be prepared to provide your engagement number B081302. You may also send your questions in writing to Macmillan at 120 Broadway, 22nd Floor, New York, NY 10271, Attn: Security Incident.

We sincerely apologize for any concern or inconvenience this may cause.

Sincerely,



Susan Winslow
CEO, Macmillan Learning



Jon Yaged
Incoming CEO, Macmillan Publishers

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for twenty-four (24) months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for twenty-four (24) months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** March 31, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (844) 850-0074 by March 31, 2023. Be prepared to provide engagement number B081302 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three 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 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 years. Should you wish to place a fraud alert, please contact any one of the three 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 will need to provide the following information:

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 to five 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a 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

Change Your Online Account Login Credentials

If online account login credentials were indicated above as being impacted, we recommend that you promptly change your password and security question or answer, as applicable, or to take other steps appropriate to protect your online accounts and all other online accounts for which you use the same username or email address and password or security question or answer.

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. 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. This notice has not been delayed by law enforcement.

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.

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 violator. 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 31 Rhode Island residents impacted by this incident.



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Ryan C. Loughlin
Office: (267) 930-4786
Fax: (267) 930-4771
Email: rloughlin@mullen.law

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

December 20, 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: Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent Macmillan and its affiliates (“Macmillan”) located at 120 Broadway, New York, NY 10271. We write to supplement our December 1, 2022, notice to your office concerning an event that may affect the security of certain personal information relating to certain Maryland residents. This notice may be further supplemented if new significant facts are learned subsequent to its submission. By providing this notice, Macmillan 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.

Since determining on November 1, 2022, that the information impacted in this event included some personal information, Macmillan has worked to determine contact information for those impacted individuals where needed in order to provide individuals with notice of this event. Using the contact information available to Macmillan at that time, Macmillan began providing written notice of this event to affected individuals on December 1, 2022. Since that time, Macmillan has utilized additional external and internal resources to determine appropriate contact information for the remaining affected individuals. Macmillan recently completed this process.

On or about December 20, 2022, Macmillan continued providing written notice of this event to additional affected individuals, including approximately eight (8) additional Maryland residents. The personal information at issue for the additional Maryland residents includes name and Social Security number. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Office of the Attorney General
Attn: Security Breach Notification
December 20, 2022
Page 2

Macmillan is providing affected individuals with complimentary access to credit monitoring and identity restoration services for two (2) years, through Experian. Additionally, Macmillan is providing affected individuals with guidance on how to better protect against identity theft and fraud. Macmillan is also 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 supplemental notification or other aspects of the data security event, please contact us at (267) 930-4786.

Very truly yours,

Ryan C. Loughlin of
MULLEN COUGHLIN LLC

RCL/jlt
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

2 1 483 *****SNGLP

SAMPLE A. SAMPLE - L03

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



December 20, 2022

[Extra1]

Dear Sample A. Sample:

This letter is being sent on behalf of Macmillan and its affiliates, which includes Macmillan Publishers, Macmillan Learning, and MPS. Macmillan recently identified and immediately addressed a network security incident within our system. Following a full and thorough investigation, we have unfortunately determined that some of your personal information may have been impacted. This letter provides you with information about the incident, the steps we have already taken to address this matter, and steps you can take to further protect your personal information.

What Happened? On June 25, 2022, Macmillan became aware of suspicious activity affecting specific systems that included the encryption of certain files on our network. We immediately launched an investigation with the assistance of third-party specialists, to confirm the full nature and scope of the activity and to restore functionality to the affected systems. The investigation determined that certain information was accessed without authorization and taken from Macmillan U.S. systems between June 16, 2022, and June 25, 2022. Following this determination, we engaged the assistance of third-party specialists to conduct a thorough manual review of all information potentially impacted. On November 1, 2022, we concluded the review and determined that the information at issue included some personal information. We have since worked to determine contact information for those impacted individuals where needed in order to provide you with this notice and equip you with information that may be helpful.

What Information Was Involved? The personal information that was taken from the impacted files includes your name and [Extra2]. Please note that we have no evidence that your personal information was subject to any actual or attempted misuse as a result of this incident.

What We Are Doing. Safeguarding the privacy of information in our care and the security of our network is one of our top priorities. We are committed to the security of information within our care, so we have instituted additional safeguards, have been and are continuing to review our existing policies and procedures regarding cybersecurity, and will continue to evaluate additional measures and safeguards to try to further protect against this type of incident in the future. We also promptly notified federal law enforcement of this incident.

What You Can Do. While we are not aware of any actual or attempted misuse of your personal information, out of an abundance of caution, we have arranged to offer you access to twenty-four (24) months of complimentary credit monitoring and identity restoration services provided through Experian, as an added precaution. In order to take advantage of these services available to you, please enroll using the instructions contained in the attached *Steps You Can Take to Protect Personal Information*. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You may also review the information contained in the attached *Steps You Can Take to Protect Personal Information*.

For More Information. We understand that you may have additional questions about this incident. We have established a special call center with agents who are available to help address any concerns. Should any additional questions arise, please contact our call center at (844) 850-0074, Monday through Friday, during the hours of 9:00 a.m. – 11:00 p.m. Eastern Time, and Saturday and Sunday, during the hours of 11:00 a.m. – 8:00 p.m., excluding US holidays. Be prepared to provide your engagement number B082648. You may also send your questions in writing to Macmillan at 120 Broadway, 22nd Floor, New York, NY 10271, Attn: Security Incident.

We sincerely apologize for any concern or inconvenience this may cause.

Sincerely,



Susan Winslow
CEO, Macmillan Learning



Jon Yaged
Incoming CEO, Macmillan Publishers

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for twenty-four (24) months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for twenty-four (24) months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by March 31, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (844) 850-0074 by March 31, 2023. Be prepared to provide engagement number B082648 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three 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 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 years. Should you wish to place a fraud alert, please contact any one of the three 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 will need to provide the following information:

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 to five 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, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a 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

Change Your Online Account Login Credentials

If online account login credentials were indicated above as being impacted, we recommend that you promptly change your password and security question or answer, as applicable, or to take other steps appropriate to protect your online accounts and all other online accounts for which you use the same username or email address and password or security question or answer.

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. 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. This notice has not been delayed by law enforcement.

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.

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 violator. 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 33 Rhode Island residents impacted by this incident.

