



January 11, 2023

Via Electronic Mail Only

Maryland Attorney General's Office

Idtheft@oag.state.md.us

Re: Calvary Albuquerque – Cyber

To Whom It May Concern:

The purpose of this letter is to comply with MD CODE COMMERCIAL LAW § 14-3504 and to inform you of a cyber incident at Calvary Church Osuna (“Calvary”) located in New Mexico.

WHAT HAPPENED

On March 10, 2022, Calvary discovered that an unauthorized third party initiated a ransomware attack on its computer network and may have exfiltrated some data from certain servers containing PII. On December 13, 2022, Calvary was able to identify all individuals whose PII may have been accessed or exfiltrated.

WHAT INFORMATION WAS INVOLVED

The information accessed by the unauthorized user included information for two (2) Maryland residents and may have included their name, social security number, and taxpayer identification number.

WHAT CALVARY IS DOING TO PROTECT ITS MARYLAND RESIDENTS

On January 12, 2023 Calvary will send a notification letter to the affected Maryland residents offering identity theft protection services through IDX, the data breach and recovery services expert, including 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. A copy of the template notification is attached. The credit monitoring service will provide affected residents with the necessary tools to resolve issues if any of them have their identity compromised.

WHAT CALVARY IS DOING TO IMPROVE CYBER SECURITY

Calvary engaged and worked with a group of outside IT solution experts to eradicate the ransomware, and to rebuild, restore, and upgrade the security of its network.

Calvary is working to enhance its administrative and technical security protocols including network upgrades, multi-factor authentication, and data encryption.

Calvary is committed to maintaining the privacy and security of patients' and employees' personal identifiable information and protected health care information and will cooperate fully. Please contact me directly if you need additional information. Thank you.

Sincerely,
RIGHI FITCH LAW GROUP



Melissa Lin
For the Firm

ML:cm
Enclosure: template of the notification letter



Return to IDX
10300 SW Greenburg Rd.
Suite 570
Portland, OR 97223

505.344.0880

4001 Osuna Road NE
Albuquerque, NM
87109-4422

calvarynm.church

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

To Enroll, Please Call:
1-800-939-4170
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code:
<<XXXXXXXX>>

January 12, 2023

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

Calvary Church, incorporated as Calvary Albuquerque, Inc (“Calvary”), is committed not only to our Christian ministry, but also committed to transparency, integrity, and maintaining the privacy and security of your personally identifiable information (“PII”). We value you as an important part of our community. Unfortunately, on March 10, 2022, we discovered that an unauthorized third party initiated a ransomware attack on the Calvary computer network. In response, we immediately shut down our network and launched an investigation. We engaged and worked with a group of outside IT solution experts to eradicate the ransomware and to rebuild, restore, and upgrade the security of our network.

What Happened

On or around March 10, 2022, we discovered that the unauthorized third party obtained access and may have exfiltrated some data from certain servers. Our internal IT support, outside solutions experts, and other Calvary employees worked tirelessly to contain the ransomware and restore the network and improve security controls. Our IT experts have confirmed that the ransomware has been contained and the network has been fully rebuilt and restored. On December 13, 2022, we discovered that some PII was contained in the network and may have been accessed or exfiltrated. We regret to inform you that some of your PII may have been accessed or exfiltrated. While we have no reason to believe that your information has been misused, we thought it prudent to make this notification. We have decided to take the precautionary step of offering you credit monitoring for <<12 months/24 months>>.

What Information Was Involved

The information accessed by the unauthorized user may have included your full name, Social Security number, passport number, and/or taxpayer identification number.

What We Are Doing

We are taking additional steps to protect your PII from access and other unauthorized activity in the future. We are enhancing our administrative and technical security protocols, including network upgrades, multifactor authentication, and data encryption.

In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12 months/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

To receive credit monitoring and identity theft restoration services, you must be over the age of 18 and have established credit in the US, a Social Security number in your name, and a US residential address associated with your credit file. CyberScan dark web monitoring is still available to anyone who does not meet these requirements.

What You Can Do

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 7 am - 7 pm Mountain Time. Please note the deadline to enroll is April 12, 2023.

Again, at this time there is no evidence that your information has been misused. However, we encourage you to take full advantage of this service offering. IDX representatives have been fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

Please call 1-800-939-4170 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Mark Wilkinson', with a stylized flourish at the end.

Mark Wilkinson
Finance Director
Calvary Church

(Enclosure)



Recommended Steps to Help Protect Your Information

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every twelve months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a Fraud Alert, we recommend you do this after activating your credit monitoring. You can place a Fraud Alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A Fraud Alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a Fraud Alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your Fraud Alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial Fraud Alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

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 agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for 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 a 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. You can 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.

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

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, <https://consumer.ftc.gov>, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.