



150 N. Riverside Plaza, Suite 3000, Chicago, IL 60606 • (312) 819-1900

March 09, 2023

Michael J. Waters
Shareholder
312.463.6212
312.873.2918 Fax
mwaters@polsinelli.com

VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Notification of a Data Security Incident

Dear Madam/Sir:

We represent Securityplus Federal Credit Union (“Securityplus FCU”), 7135 Windsor Blvd, Windsor Mill, Maryland 21244, in connection with a recent incident that may have involved the personal information of twelve (12) Maryland residents. Securityplus FCU is reporting the incident pursuant to MD. CODE ANN., COM. LAW § 14-3504(H). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to this submission.

NATURE OF THE SECURITY INCIDENT

On February 10, 2023, Securityplus FCU learned of a suspicious withdrawal of funds from a member’s account at a Securityplus FCU ITM. Securityplus FCU promptly initiated an investigation and identified three (3) additional instances of fraudulent withdrawals from member accounts. Securityplus FCU ultimately discovered that a Securityplus FCU employee accessed some member account information without authorization. That employee appears to have then provided that account information to an accomplice or accomplices who made the fraudulent withdrawals.

Upon learning of the situation, Securityplus FCU promptly notified local law enforcement, terminated the employee, and updated its ITM login requirements. Securityplus FCU has also been working with the four (4) individuals to restore the lost funds.

While Securityplus FCU’s investigation and analysis is still ongoing, Securityplus FCU presently believes that the former employee improperly accessed the accounts of twelve (12) individuals, and with such access could have obtained personal information, including the members’ account numbers, transaction histories, and Social Security numbers.

polsinelli.com

Atlanta Boston Chicago Dallas Denver Houston Kansas City Los Angeles Miami Nashville New York
Phoenix St. Louis San Francisco Seattle Silicon Valley Washington, D.C. Wilmington

Polsinelli PC, Polsinelli LLP in California
88541332.1



March 09, 2023

Page 2

NUMBER OF MARYLAND RESIDENTS AFFECTED

On March 08, 2023, Securityplus FCU notified the twelve (12) Maryland residents whose accounts are known to have been accessed. Securityplus FCU provided these notifications via written letters sent by first-class United States mail. Securityplus FCU has arranged an offer for twelve (12) months of complimentary Experian IdentityWorks 3B credit monitoring and identity theft protection services. Enclosed is a template copy of the notice that Securityplus FCU sent to the Maryland residents.

STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, Securityplus FCU promptly secured the members' accounts and began an internal investigation. Securityplus FCU then notified local law enforcement, terminated the employee, and updated its ITM login requirements. In addition, Securityplus FCU is reviewing its information security policies and evaluating additional trainings and controls it can implement to reduce the risk of a similar incident occurring in the future. As discussed above, Securityplus FCU is also notifying whose personal information was involved in the incident and is offering them complimentary credit monitoring services

CONTACT INFORMATION

Please do not hesitate to contact me if you have any questions or if I can provide you with any further information concerning this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael J. Waters'.

Michael J. Waters

Enclosure



March 8, 2023

Dear [REDACTED]:

Securityplus Federal Credit Union ("Securityplus FCU") values and respects the privacy of your information, which is why we are writing to advise you of an incident that may have involved some of your personal information.

What Happened? On February 10, 2023, we learned of suspicious activity involving one of our member's accounts. Upon learning of the incident, we promptly initiated an internal investigation and discovered that a Securityplus FCU employee accessed some members' accounts without authorization. As part of our investigation, we promptly notified local law enforcement, terminated the employee, and updated certain security controls to further protect our members' accounts.

What Information Was Involved? While our investigation and analysis are still ongoing, we believe that the former employee improperly accessed some of your account information, such as your name, together with your account number, transaction history, and Social Security number.

What We Are Doing. In addition to the actions described above and cooperating with the ongoing law enforcement investigation, we are also offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on prompt identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary, one-year membership, please see the additional information attached to this letter.**

What You Can Do. We encourage you to take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* page.

For More Information. We value the trust you place in us to protect your privacy, take our responsibility to safeguard your personal information seriously, and apologize for any inconvenience or concern this incident might cause. For further information and assistance, please call 410-281-6219 from 8:00 a.m. – 4:00 p.m. Eastern, Monday through Friday.

Sincerely,

Charissa Martin
VP-Enterprise Risk & Compliance

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
1. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
2. PROVIDE the **Activation Code**: [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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, Equifax and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* 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.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 2000
Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

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

TransUnion Security Freeze
1-888-909-8872
www.transunion.com
P.O. Box 160
Woodlyn, PA 19094

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.