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March 29, 2023

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

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

Re: Incident Notification

Dear Attorney General Brown:

We are writing on behalf of our client, Jacksonville Firemen's Credit Union ("JFCU"), to notify your office of a security incident. JFCU is a credit union located in Jacksonville, Florida.

On January 11, 2023, JFCU launched an investigation into suspicious activity associated with an employee email account. JFCU took steps to secure the email account and began an investigation. The investigation was not able to determine which emails or attachments, if any, were accessed by the unauthorized party. On February 22, 2023, the investigation determined the email account contained personal information including names, financial account numbers, and payment card numbers. JFCU then worked to identify the mailing addresses of the individuals whose information was potentially accessed as a result of the incident, including one (1) Maryland resident.

On March 29, 2023, JFCU mailed a notification letter to the Maryland resident via U.S. mail in accordance with Md. Code Ann., Com. Law § 14-3504.[1] A copy of the notification letter is enclosed. JFCU is providing a telephone number for notified individuals to call with any questions they may have about the incident.

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[1] This report is not, and does not constitute, a waiver of JFCU's objection that Maryland lacks personal jurisdiction over the company related to this matter.

To help prevent this type of incident from happening again, JFCU has implemented additional measures to enhance its existing cybersecurity protocols.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

M. Scott Koller

M. Scott Koller
Partner

Enclosure

Jacksonville Firemen's
Credit Union

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

We are writing to notify you that Jacksonville Firemen's Credit Union experienced a security incident that may have involved some of your personal information. This letter explains the incident, outlines the measures we have taken, and provides steps you can take in response.

What Happened?

On January 11, 2023, we observed suspicious activity in an employee's email account. We immediately took steps to secure the account, began an investigation, and a cybersecurity firm was engaged to assist. Our investigation determined that an unauthorized individual accessed the employee's account between January 9, 2023 and January 11, 2023. We were unable to determine whether any emails or attachments were viewed by the unauthorized party. Therefore, in an abundance of caution, we conducted a review of the contents of the email account to identify any individuals whose information may have been contained within the accounts. After a thorough review, on February 22, 2023, we determined that some of your information was contained in the account.

What Information Was Involved?

While we have no evidence that your personal information was accessed, the account contained an email or attachment that included your information, including your **<<b2b_text_1 (name, address, and data elements)>>**.

What We Are Doing.

Your confidence and trust are important to us, and we regret any inconvenience or concern this incident may cause. To further protect your information, we have implemented additional measures to enhance our existing security protocols. For more information, please see the additional pages provided with this letter.

What You Can Do.

We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity over the next 12 to 24 months. If you see unauthorized charges or activity, please contact your financial institution immediately. Additionally, if your financial account number or payment card number was involved, please call Jacksonville Firemen's Credit Union to set up a new account number and/or payment card number. For further details, including some additional steps you can take to help protect your information, please see the pages that follow this letter.

ELN-17314

For More Information.

We regret this incident occurred and apologize for any inconvenience. If you have any questions, please call (866) 869-0304, Monday through Friday, 9:00 a.m. to 6:30 p.m., Eastern Time, excluding major U.S. holidays. Please have your membership number ready.

Sincerely,

Phillip Springer
CEO, Jacksonville Firemen's Credit Union

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity over the next 12 to 24 months. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160 Woodlyn, PA 19094, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Jacksonville Firemen's Credit Union is located at 2205 Haines Street, Jacksonville, Florida 32206, (800) 566-1533.

Additional information for residents of the following states:

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

New York: may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection,* One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, http://www.dos.ny.gov/consumerprotection; and *New York State Office of the Attorney General,* The Capitol, Albany, NY 12224-0341, 1-800-771-7755, https://ag.ny.gov

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov