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April 25, 2023

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

Anthony 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, United Electric Supply Co., Inc. ("United"), to provide notice to your office concerning a cybersecurity incident. United is located at 10 Bellcor Dr., New Castle, DE 19720.

United identified suspicious activity within its network. Upon discovering the activity, United took steps to secure its network and commenced an investigation. A cybersecurity firm was engaged to assist. The investigation found evidence of unauthorized access to certain folders with files containing personal information. United reviewed the files in the folders and determined that one or more files contained personal information, including the names, Social Security numbers, driver's license numbers and/or financial account numbers of 52 Maryland residents. United did not find any evidence, however, that there was unauthorized access to the specific files that contained the residents' personal information.

On April 25, 2023, United began mailing notification letters to the Maryland residents in accordance with Md. Code Ann., Com. Law § 14-3504 via United States First-Class mail. A copy of the notification letter is enclosed. United is offering the Maryland residents a complimentary one-year membership to credit monitoring and identity theft protection services. In addition, a dedicated, toll-free call center has been established that the individual can call to obtain more information regarding the incident.

April 25, 2023

Page 2

To help prevent something like this from happening again, United is implementing additional safeguards and security measures.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan M. Christian, Sr.", with a long horizontal flourish extending to the right.

Ryan M. Christian, Sr.
Counsel

Enclosure



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<MailID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>,

United Electric Supply Co., Inc. ("United") understands the importance of protecting the personal information we maintain. We are writing to notify you of an incident that may have involved some of your personal information. This notice explains the incident, measures we have taken, and some steps you may consider taking in response.

United identified suspicious activity within our network. Upon discovering the activity, we took steps to secure our network and commenced an investigation. A cybersecurity firm was engaged to assist. The investigation found evidence of unauthorized access to certain folders with files containing personal information. We reviewed the files in the folders and, on March 8, 2023, determined that a file contained your name, <<variable data>>. We did not find any evidence, however, that there was unauthorized access to the specific file that contained your personal information.

We wanted to make you aware of this incident and assure you that we take it seriously. We encourage you to remain vigilant by reviewing your financial accounts and credit reports for any unauthorized activity. If you see charges or activity you did not authorize, please contact the relevant financial institution or credit bureau immediately. We are offering you a complimentary <<CM Length>> membership with **Equifax Complete™ Premier**, including credit monitoring and fraud alerts. For more information on identity theft prevention and **Equifax Complete™ Premier**, including instructions on how to activate your complimentary <<CM Length>> membership, please see the pages following this letter.

We regret any concern this incident may cause. To help prevent something like this from happening again, we are implementing additional safeguards and security measures. If you have any questions, please call 888-817-6706, Monday through Friday from 9:00 A.M. through 9:00 P.M. Eastern Time.

Sincerely,

[Signature Graphic]

[Name]

[Title]



<<Name>>

Enter your Activation Code: <<ACTIVATION CODE>>

Enrollment Deadline: <<DEADLINE MMMM DD, YYYY>>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit scores
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock⁵
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft⁶.
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code of <<ACTIVATION CODE>> then click “Submit” and follow these 4 steps:

1. Register:

Complete the form with your contact information and click “Continue”.

If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.

Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

¹The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness. ²Credit monitoring from Experian and TransUnion will take several days to begin. ³WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. ⁴The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. ⁵Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.co ⁶The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 twelve to twenty-four 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, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

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.identitytheft.gov

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:

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

United's address is 10 Bellcor Dr., New Castle, DE 19720 and its phone number is 1-800-322-3374.

Additional information for residents of the following states:

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov.

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.

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.



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T 404.459.0050
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Ryan M. Christian, Sr.
direct dial: 404.256.8234
rchristian@bakerlaw.com

June 5, 2023

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

Anthony 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, United Electric Supply Co., Inc. ("United"), to supplement our April 25, 2023 notice to your office concerning its investigation of the cybersecurity incident it experienced.

United notified 52 Maryland residents on April 25, 2023. Since that time, United identified an additional 300 Maryland residents whose information was involved in this security incident, including their names, Social Security numbers, driver's license or state issued identification numbers and/or financial account numbers. On June 5, 2023, United is providing notice to these additional residents via U.S. First-Class mail pursuant to Md. Code Ann., Com. Law § 14-3504, bringing the total number of Maryland residents notified to 352. United is offering each Maryland resident with a Social Security number or driver's license / state-issued identification card number involved in this incident a complimentary two-year subscription and all other affected residents a complimentary one-year subscription to identity protection and credit monitoring services. A dedicated, toll-free call center has been established for individuals to call with questions about the incident.

June 5, 2023

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

Sincerely,

Ryan M. Christian

Ryan M. Christian, Sr.
Counsel

Enclosure



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<MailID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Dear <<Name 1>>,

United Electric Supply Co., Inc. ("United") understands the importance of protecting the personal information we maintain. We are writing to notify you of an incident that may have involved some of your personal information. This notice explains the incident, measures we have taken, and some steps you may consider taking in response.

United identified suspicious activity within our network. Upon discovering the activity, we took steps to secure our network and commenced an investigation. A cybersecurity firm was engaged to assist. The investigation found evidence of unauthorized access to certain folders with files containing personal information. We reviewed the files in the folders and between April 27, 2023, and May 16, 2023, determined that a file contained your name and <<Variable data>>.

We wanted to make you aware of this incident and assure you that we take it seriously. We encourage you to remain vigilant by reviewing your financial accounts and credit reports for any unauthorized activity. If you see charges or activity that you did not authorize, please contact the relevant financial institution or credit bureau immediately. We are offering you a complimentary <<CM Length>> month membership with **Equifax Complete™ Premier**, including credit monitoring and fraud alerts. For more information on identity theft prevention and **Equifax Complete™ Premier**, including instructions on how to activate your complimentary membership, please see the pages following this letter.

We regret any concern this incident may cause. To help prevent something like this from happening again, we are implementing additional safeguards and security measures. If you have any questions, please call 888-817-6706, Monday through Friday from 9:00 A.M. through 9:00 P.M. Eastern Time.

Sincerely,

Lindsey Cropper

Lindsey Cropper
Vice President, Human Resources



Enter your Activation Code: <<ACTIVATIONCODE>>
Enrollment Deadline: <<ENROLLMENTDEADLINE>>

Equifax Complete™ Premier

*Note: You must be over age 18 with a credit file to take advantage of the product.

Key Features

- Annual access to your 3-bureau credit report and VantageScore¹ credit score
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score
- 3-bureau credit monitoring² with email notifications of key changes to your credit reports
- WebScan notifications³ when your personal information, such as Social Security number, credit card, or bank account numbers are found on fraudulent internet trading sites
- Automatic fraud alerts⁴, which encourages potential lenders to take extra steps to verify your identity before granting credit, plus blocked inquiry alerts and Equifax credit report lock
- Identity Restoration to help restore your identity should you become a victim of identity theft and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for out-of-pocket expenses resulting from identity theft⁶
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and replacing credit, debit, and personal identification cards

Enrollment Instructions

Go to www.equifax.com/activate

Enter your unique Activation Code: <<ACTIVATIONCODE>> and click "Submit" to follow the 4 steps:

1. Register:

Complete the form with your contact information and click "Continue."

If you already have an Equifax account, click the "Sign in here" link and use the "Let's get started!" link.

Once you have successfully registered, you will be taken to the Checkout Page, Step 4.

2. Create Account:

Enter your email address, create a password, and accept the terms.

3. Verify Identity:

To enroll, your personal information will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click "Finish" to complete the enrollment process.

The enrollment page shows your completed enrollment.

Click "View My Product" to access the product features.

¹ The credit scores provided are based on the VantageScoreSM 3.0 model. Even three-bureau VantageScore credit scores, data from Equifax[®], Experian[®], and TransUnion[®] are not comparable. Any one-bureau VantageScore uses only Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

² Credit monitoring from Experian and TransUnion will take several days to begin.

³ WebScan searches for your Social Security number, up to 5 past addresses, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 6 medical ID numbers. WebScan searches thousands of internet sites where consumers' personal information is suspected to be posted, sold, and regularly adds new sites to the list of sites it searches. However, the internet addresses of these suspected internet trading sites are not published on a regular basis, so there is no guarantee that we are able to locate and search every possible internet site where consumers' personal information may reside or be traded.

⁴ The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁵ Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant, or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁶ The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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 twelve to twenty-four 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, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

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.identitytheft.gov

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:

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

United's address is 10 Bellecor Dr., New Castle, DE 19720 and its phone number is 1-800-322-3374.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: *Office of the Attorney General for the District of Columbia*, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov.

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: You 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 Center, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov.

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" on your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.