

May 4, 2023



Re:

[Redacted]
[Redacted]
[Redacted]
[Redacted]

Dear [Redacted]

It has come to our attention that documents containing you and your children's social security numbers (Acknowledgement of Paternity and Personal Information Form) were filed in a public access file in error. Our Office consulted with the Clerk's Office for the Circuit Court for Harford County, which could not confirm whether anyone gained access to the electronically filed documents; however, this notice is being sent to you in an abundance of caution. Please be advised that corrective measures have been taken to ensure that this information is no longer subject to public inspection.

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, using a freeze to take control over who gets access to the personal/financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application made regarding a new loan, credit, mortgage, or any other account involving extension of credit. A security freeze generally does not apply to existing account relationships and when a copy of your report is requested by an existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. There is no charge to place or lift a freeze. To place a security freeze on your credit report, contact each of the following credit bureaus and clearly explain in the call/letter that you are requesting a security freeze:

3 MAJOR U.S. CREDIT BUREAUS / CONSUMER REPORTING AGENCIES

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

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

TransUnion
P.O. Box 160
Woodlyn, PA 19094
1-800-680-7289
www.transunion.com

To request a security freeze, provide your full name, social security number, date of birth, home addresses over the past five (5) years, proof of current address (such as a current utility bill

or telephone bill), and photocopy of government issued identification card (driver's license or ID card, military ID, etc.); if you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. If you request a security freeze via toll-free telephone or other secure electronic means, credit reporting agencies have one (1) business day after receiving the request to place the freeze. In the case of a request made by mail, the agencies have three (3) business days after receiving your request to place a security freeze on your credit report. Credit agencies must also send written confirmation within five (5) business days and provide a unique personal identification number (PIN) or password, or both that can be used to authorize the removal or lifting of the security freeze. To lift the freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and PIN or password provided when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving a request to lift freeze for those identified entities or for the specified period of time. To remove the freeze, you must send a written request to the three (3) credit bureaus by mail and include proper identification (name, address, & social security number) and PIN number or password provided when you placed the freeze. The credit bureaus have three (3) business days after receiving the request to remove the freeze.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your 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 an alert lasting seven (7) years. Contact the three (3) credit reporting agencies listed above to activate an alert.

You may order a free copy of your credit report. To do so, you can visit www.annualcreditreport.com or call 877-322-8228 to obtain one (1) free copy of your credit report annually. Periodically review a copy of your credit report for discrepancies and identify accounts you did not open or inquiries you did not authorize. Colorado, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents may obtain additional copies of your credit report, free of charge. You must contact each of the three (3) credit reporting agencies, noted above, directly to obtain such additional reports.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552. Your rights under the FCRA are as follows: (1) you must be told if information in your file has been used against you; (2) you have the right to know what is in your file; (3) you have the right to ask for a credit score (4) you have the right to dispute incomplete or inaccurate information; (5) consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (6) consumer reporting agencies may not report outdated negative information; (7) access to your file is limited; (8) you must give your consent for reports to be provided to employers; (9) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (10) you have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting

agency from releasing information in your credit report without your express authorization; (11) you may seek damages from violators; and (12) identity theft victims and active duty military personnel have additional rights.

It is recommended that you carefully review your credit reports, debit/credit card, insurance policy, bank account and other account statements. Activate alerts on your bank accounts to notify you of suspicious activity, changing passwords/security verifications as needed – particularly if the same password is used over multiple online accounts. Report suspicious or fraudulent charges to your insurance statements, credit report, credit card or bank accounts to your insurance company, bank/credit card vendor and law enforcement, including the Federal Trade Commission and/or your state's Attorney General.

Consumers who have been victims of identity theft can report the crime and get advice from telephone counselors trained to provide assistance to victims of identity theft by contacting the hotline for the Federal Trade Commission (FTC): 877-438-4338; TTY: 1-866-653-4261; or write to FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580. Additional information is available online at www.ftc.gov/idtheft.

If you are a victim of identity theft, you have the right to file a police report and obtain a copy of it. Notification of this incident has not been delayed as a result of a law enforcement investigation.

For additional information about steps you can take to avoid identity theft, you may also contact the Maryland Office of the Attorney General (OAG), located at 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023. The OAG's Consumer Hotline can be reached at 410-528-8662, or consumer@oag.state.md.us. Additional information is available at <https://www.marylandattorneygeneral.gov/Pages/IdentityTheft/databreech.aspx>.

If you have questions about this incident, please call toll-free at **1-800-332-6347 or 410-420-6450** from 8:00 to 4:30 p.m. Monday – Friday (excluding major holidays). The Harford County Child Support Administration is committed to protecting the privacy of personal information, and apologizes for any concern or inconvenience this erroneous disclosure may have caused you.

Sincerely,

Karen Mayer
The Harford County Child Support Administration