



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Colin Scanlon
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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

May 16, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent Our Sunday Visitor, Inc. (“OSV”) located at 200 Noll Plaza, Huntington, IN 46750, and write to notify your office of an incident that may affect the security of certain personal information relating to twenty-nine (29) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, OSV does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On March 8, 2023, OSV discovered suspicious activity on its network. OSV immediately took steps to secure its systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV’s network. In response, OSV undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. On May 4, 2023, OSV completed the first part of the review and learned that residents of your state may have had information impacted by this event. The information that could have been subject to unauthorized access includes name, Social Security number, financial account information, financial account information, and date of birth. OSV’s review of the data at risk is ongoing, therefore this notice may be supplemented once the review is completed.

Notice to Maryland Residents

On May 16, 2023, OSV began mailing individuals written notice of this incident which includes twenty-nine (29) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as **Exhibit A**. Additionally, OSV provided notice of the event on the homepage of its website and in the media throughout the state of Indiana on May 5, 2023. A copy of the website and media notices can be found in **Exhibit B** and **Exhibit C**.

Other Steps Taken and To Be Taken

Upon discovering the event, OSV moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, OSV notified federal law enforcement regarding the event. OSV is also working to implement additional safeguards and is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for twenty-four (24) months through Experian at no cost to the individuals.

OSV is providing impacted individuals with guidance on how to better protect against identity theft and fraud. OSV is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. OSV is providing written notice of this incident to relevant state and federal regulators and the three major consumer credit reporting agencies Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

A handwritten signature in black ink, appearing to read "Colin Scanlon".

Colin Scanlon of
MULLEN COUGHLIN LLC

CDS/gpm
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

11 1 2611 *****SNGLP

SAMPLE A. SAMPLE - Standard

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 16, 2023

Notice of Data [Extra3]

Dear Sample A. Sample:

Our Sunday Visitor, Inc. (“OSV” or “We”) writes to notify you of an incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On March 8, 2023, OSV discovered suspicious activity on its network. We immediately took steps to secure our systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV’s network. In response, we undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. We completed this review on May 4, 2023, and confirmed that the files contained sensitive information related to you.

What Information Was Involved? The information that may have been impacted by this event includes your: full name, [Extra2]. OSV is not aware of any fraud or identity theft related to this event.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon discovery of the suspicious activity, we immediately commenced an investigation to confirm the nature and scope of the incident. We also reported the event to law enforcement, and we are taking steps to implement additional safeguards related to data privacy and security.

Additionally, we are offering you access to credit monitoring and identity theft protection services for 24 months through Experian at no cost to you. The deadline to enroll in these services is August 31, 2023. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services.

What You Can Do. In addition to enrolling in the credit monitoring being offered to you, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. You may also review the information contained in the enclosed *Steps You Can Take to Help Protect Personal Information*. There you will also find more information on the credit monitoring and identity theft protection services we are making available to you.

For More Information. If you have questions, you can call our dedicated assistance line at (888) 994-0268 between 9:00 a.m. to 11:00 p.m. Eastern time, Monday through Friday and 11:00 a.m. to 8:00 p.m. Eastern Time, Saturday and Sunday, excluding major U.S. holidays. You can also write to us at Our Sunday Visitor, Attn: Incident Response, 200 Noll Plaza, Huntington, IN 46750.

We regret any inconvenience or concern this incident may cause you.

Sincerely,

Kyle Hamilton
President and CEO
Our Sunday Visitor, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Restoration

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** August 31, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 888) 994-0268 by August 31, 2023. Be prepared to provide engagement number B092176 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. 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 file 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.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

*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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Massachusetts Residents, Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For 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 bureaus 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 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. We encourage you to 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.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 7 Rhode Island residents impacted.

EXHIBIT B



NOTICE OF DATA SECURITY EVENT

POSTED: 05/05/2023

Our Sunday Visitor, Inc. ("OSV" or "We") recently discovered an incident that may affect the privacy of some personal information maintained by OSV. This notice provides details of the incident, our response, and steps you may take to better protect against the possible misuse of your information should you feel it appropriate to do so.

What Happened? On March 8, 2023, OSV discovered suspicious activity on its network. We immediately took steps to secure our systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV's network. In response, we undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. OSV's review is ongoing but at this time we understand the files contain sensitive information for certain individuals.

What Information Was Involved? While the specific data elements vary for each potentially affected individual, the scope of information involved includes an individual's name, address, Social Security number, date of birth, driver's license or state ID number, tax ID number, financial account information, treatment cost information, diagnosis/condition, treatment information, claims information, and health plan enrollment number.

How Will Individuals Know If They Are Affected By This Incident? OSV plans to mail notice letters to individuals whose personal information was contained in the data at issue and for

whom they have a valid mailing address.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon discovery of the suspicious activity, we immediately commenced an investigation to confirm the nature and scope of the incident. We also reported the event to law enforcement, and we are taking steps to implement additional safeguards related to data privacy and security.

What You Can Do. OSV encourages individuals to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits, and monitoring your free credit reports for suspicious activity. You may also review the information contained in the below *Steps You Can Take to Help Protect Personal Information*.

Whom Should Individuals Contact for More Information? If individuals have questions, you can call our dedicated assistance line at 800-348-2440 between 8:00 a.m. to 6:00 p.m. Eastern time, Monday through Friday, excluding major U.S. holidays. You can also write to us at Our Sunday Visitor, Attn: Incident Response, 200 Noll Plaza, Huntington, IN 46750.

Steps You Can Take to Help Protect Personal Information

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you

should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19022
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

PREVIOUS ANNOUNCEMENTS

OSV TO LAUNCH A NEW CATHOLIC NEWS SERVICE JANUARY 1



OSV ANNOUNCES PURCHASE OF MISSION PATHWAYS



OSV PLEDGES \$1M TO USCCB EUCHARISTIC REVIVAL



Join our Community



Reach Us

EXHIBIT C

PRESS RELEASE

For Immediate Release:

OUR SUNDAY VISITOR, INC. PROVIDES NOTICE OF DATA SECURITY EVENT

Huntington, IN – Our Sunday Visitor, Inc. (“OSV”) recently discovered an incident that may affect the privacy of some personal information maintained by OSV. This notice provides details of the incident, OSV’s response, and steps individuals may take to better protect against the possible misuse of their information should they feel it appropriate to do so.

On March 8, 2023, OSV discovered suspicious activity on its network. OSV immediately took steps to secure its systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV’s network. In response, OSV undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. OSV’s review is ongoing, but at this time understands the files contain sensitive information for certain individuals. OSV is in the process of finalizing the review and mailing letters to potentially impacted individuals.

While the specific data elements vary for each potentially affected individual, the scope of information involved includes an individual’s name, address, Social Security number, date of birth, driver’s license or state ID number, tax ID number, financial account information, treatment cost information, diagnosis/condition, treatment information, claims information, and health plan enrollment number. OSV has seen no evidence of misuse of any information related to this incident.

OSV takes the confidentiality, privacy, and security of information in its care seriously. Upon discovery, OSV immediately commenced an investigation to confirm the nature and scope of the incident. OSV reported this incident to law enforcement and is taking steps to implement additional safeguards related to data privacy and security.

OSV encourages individuals to remain vigilant against incidents of identity theft and fraud, and to review their account statements and explanation of benefits forms for suspicious activity.

Interested individuals can find additional information about the event and how they can help protect their personal information at osv.com. They may also write to OSV at Attn: Incident Response, 200 Noll Plaza, Huntington, IN 46750.

Media contact: Kyle Hamilton, (260) 359-2530, khamilton@osv.com



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Colin Scanlon
Office: (267) 930-4259
Fax: (267) 930-4771
Email: cscanlon@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

September 22, 2023

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent Our Sunday Visitor, Inc. (“OSV”) located at 200 Noll Plaza, Huntington, IN 46750. We are writing to supplement our May 16, 2023 notification to your office regarding an incident that may affect the security of certain personal information relating to an additional eighteen (18) Maryland residents on behalf of OSV. Our previous notification to your office is attached as ***Exhibit A***. By providing this notice, OSV does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On March 8, 2023, OSV discovered suspicious activity on its network. OSV immediately took steps to secure its systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV’s network. In response, OSV undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. On May 4, 2023, OSV completed the first part of the review and learned that residents of your state may have had information impacted by this event, and notification to those individuals was completed on May 15, 2023. In parallel, OSV continued to review the impacted data to determine if there were any additional individuals impacted by this event. OSV completed this review on August 4, 2023, and determined that additional residents of Maryland may have been impacted. The information that could have been subject to unauthorized

access includes name, Social Security number, date of birth, financial account information, health insurance information, and treatment/diagnosis.

Notice to Maryland Residents

As previously indicated, OSV provided notice of this event in the media and on its website on May 5, 2023. OSV began mailing notice letters to individuals on May 16, 2023. On September 21, 2023, OSV mailed notice letters to an additional eighteen (18) Maryland residents. To date, OSV provided written notice to a total of forty-seven (47) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***. OSV does not intend to issue additional notices in relation to this event.

Other Steps Taken and To Be Taken

Upon discovering the event, OSV moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, OSV notified federal law enforcement regarding the event. OSV is also working to implement additional safeguards and is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for twenty-four (24) months through Experian at no cost to the individuals.

OSV is providing impacted individuals with guidance on how to better protect against identity theft and fraud. OSV is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. OSV provided written notice of this incident to relevant state and federal regulators and the three major consumer credit reporting agencies Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,



Colin Scanlon of
MULLEN COUGHLIN LLC

EXHIBIT A

May 16, 2023 Notice



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Colin Scanlon
Office: (267) 930-4259
Fax: (267) 930-4771
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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

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200 St. Paul Place
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E-mail: idtheft@oag.state.md.us

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Nature of the Data Event

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Notice to Maryland Residents

On May 16, 2023, OSV began mailing individuals written notice of this incident which includes twenty-nine (29) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as **Exhibit A**. Additionally, OSV provided notice of the event on the homepage of its website and in the media throughout the state of Indiana on May 5, 2023. A copy of the website and media notices can be found in **Exhibit B** and **Exhibit C**.

Other Steps Taken and To Be Taken

Upon discovering the event, OSV moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, OSV notified federal law enforcement regarding the event. OSV is also working to implement additional safeguards and is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for twenty-four (24) months through Experian at no cost to the individuals.

OSV is providing impacted individuals with guidance on how to better protect against identity theft and fraud. OSV is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. OSV is providing written notice of this incident to relevant state and federal regulators and the three major consumer credit reporting agencies Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

A handwritten signature in black ink, appearing to read "Colin Scanlon".

Colin Scanlon of
MULLEN COUGHLIN LLC

CDS/gpm
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

11 1 2611 *****SNGLP

SAMPLE A. SAMPLE - Standard

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 16, 2023

Notice of Data [Extra3]

Dear Sample A. Sample:

Our Sunday Visitor, Inc. (“OSV” or “We”) writes to notify you of an incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On March 8, 2023, OSV discovered suspicious activity on its network. We immediately took steps to secure our systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV’s network. In response, we undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. We completed this review on May 4, 2023, and confirmed that the files contained sensitive information related to you.

What Information Was Involved? The information that may have been impacted by this event includes your: full name, [Extra2]. OSV is not aware of any fraud or identity theft related to this event.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon discovery of the suspicious activity, we immediately commenced an investigation to confirm the nature and scope of the incident. We also reported the event to law enforcement, and we are taking steps to implement additional safeguards related to data privacy and security.

Additionally, we are offering you access to credit monitoring and identity theft protection services for 24 months through Experian at no cost to you. The deadline to enroll in these services is August 31, 2023. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services.

What You Can Do. In addition to enrolling in the credit monitoring being offered to you, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. You may also review the information contained in the enclosed *Steps You Can Take to Help Protect Personal Information*. There you will also find more information on the credit monitoring and identity theft protection services we are making available to you.

For More Information. If you have questions, you can call our dedicated assistance line at (888) 994-0268 between 9:00 a.m. to 11:00 p.m. Eastern time, Monday through Friday and 11:00 a.m. to 8:00 p.m. Eastern Time, Saturday and Sunday, excluding major U.S. holidays. You can also write to us at Our Sunday Visitor, Attn: Incident Response, 200 Noll Plaza, Huntington, IN 46750.

We regret any inconvenience or concern this incident may cause you.

Sincerely,

Kyle Hamilton
President and CEO
Our Sunday Visitor, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Restoration

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** August 31, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 888) 994-0268 by August 31, 2023. Be prepared to provide engagement number B092176 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. 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 file 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.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

*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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Massachusetts Residents, Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For 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 bureaus 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 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. We encourage you to 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.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 7 Rhode Island residents impacted.

EXHIBIT B



NOTICE OF DATA SECURITY EVENT

POSTED: 05/05/2023

Our Sunday Visitor, Inc. ("OSV" or "We") recently discovered an incident that may affect the privacy of some personal information maintained by OSV. This notice provides details of the incident, our response, and steps you may take to better protect against the possible misuse of your information should you feel it appropriate to do so.

What Happened? On March 8, 2023, OSV discovered suspicious activity on its network. We immediately took steps to secure our systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV's network. In response, we undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. OSV's review is ongoing but at this time we understand the files contain sensitive information for certain individuals.

What Information Was Involved? While the specific data elements vary for each potentially affected individual, the scope of information involved includes an individual's name, address, Social Security number, date of birth, driver's license or state ID number, tax ID number, financial account information, treatment cost information, diagnosis/condition, treatment information, claims information, and health plan enrollment number.

How Will Individuals Know If They Are Affected By This Incident? OSV plans to mail notice letters to individuals whose personal information was contained in the data at issue and for

whom they have a valid mailing address.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon discovery of the suspicious activity, we immediately commenced an investigation to confirm the nature and scope of the incident. We also reported the event to law enforcement, and we are taking steps to implement additional safeguards related to data privacy and security.

What You Can Do. OSV encourages individuals to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and explanation of benefits, and monitoring your free credit reports for suspicious activity. You may also review the information contained in the below *Steps You Can Take to Help Protect Personal Information*.

Whom Should Individuals Contact for More Information? If individuals have questions, you can call our dedicated assistance line at 800-348-2440 between 8:00 a.m. to 6:00 p.m. Eastern time, Monday through Friday, excluding major U.S. holidays. You can also write to us at Our Sunday Visitor, Attn: Incident Response, 200 Noll Plaza, Huntington, IN 46750.

Steps You Can Take to Help Protect Personal Information

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a 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 a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you

should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19022
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

PREVIOUS ANNOUNCEMENTS

OSV TO LAUNCH A NEW CATHOLIC NEWS SERVICE JANUARY 1



OSV ANNOUNCES PURCHASE OF MISSION PATHWAYS



OSV PLEDGES \$1M TO USCCB EUCHARISTIC REVIVAL



Join our Community



Reach Us

EXHIBIT C

PRESS RELEASE

For Immediate Release:

OUR SUNDAY VISITOR, INC. PROVIDES NOTICE OF DATA SECURITY EVENT

Huntington, IN – Our Sunday Visitor, Inc. (“OSV”) recently discovered an incident that may affect the privacy of some personal information maintained by OSV. This notice provides details of the incident, OSV’s response, and steps individuals may take to better protect against the possible misuse of their information should they feel it appropriate to do so.

On March 8, 2023, OSV discovered suspicious activity on its network. OSV immediately took steps to secure its systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined that certain files were acquired by an unknown actor while on OSV’s network. In response, OSV undertook a thorough review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. OSV’s review is ongoing, but at this time understands the files contain sensitive information for certain individuals. OSV is in the process of finalizing the review and mailing letters to potentially impacted individuals.

While the specific data elements vary for each potentially affected individual, the scope of information involved includes an individual’s name, address, Social Security number, date of birth, driver’s license or state ID number, tax ID number, financial account information, treatment cost information, diagnosis/condition, treatment information, claims information, and health plan enrollment number. OSV has seen no evidence of misuse of any information related to this incident.

OSV takes the confidentiality, privacy, and security of information in its care seriously. Upon discovery, OSV immediately commenced an investigation to confirm the nature and scope of the incident. OSV reported this incident to law enforcement and is taking steps to implement additional safeguards related to data privacy and security.

OSV encourages individuals to remain vigilant against incidents of identity theft and fraud, and to review their account statements and explanation of benefits forms for suspicious activity.

Interested individuals can find additional information about the event and how they can help protect their personal information at osv.com. They may also write to OSV at Attn: Incident Response, 200 Noll Plaza, Huntington, IN 46750.

Media contact: Kyle Hamilton, (260) 359-2530, khamilton@osv.com

Callahan Linebarger

From: Gregory Mazmanian
Sent: Tuesday, May 16, 2023 3:48 PM
To: idtheft@oag.state.md.us
Cc: Colin Scanlon; Callahan Linebarger; Kelsey Hutchinson
Subject: Our Sunday Visitor - Notice of Data Event - MD
Attachments: Our Sunday Visitor - Notice of Data Event - MD.pdf

Hello,

Please see the attached notice of data event.

Thank You,

Gregory Mazmanian

Attorney

Mullen Coughlin LLC

426 W. Lancaster Avenue, Suite 200

Devon, PA 19333

(267) 930-4462 - Office

(610) 368-3803 - Mobile

gmazmanian@mullen.law



This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.

EXHIBIT B



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

September 21, 2023



K0306-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INITIAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



Notice of Data [Extra2]

Dear Sample A. Sample:

Our Sunday Visitor, Inc. (“OSV” or “We”) writes to notify you of an incident that may affect the privacy of some of your information. This letter provides details of the incident, our response, and steps you may take to better protect against possible misuse of your information, should you feel it appropriate to do so.

What Happened? On March 8, 2023, OSV discovered suspicious activity on its network. We immediately took steps to secure our systems and initiated an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. The investigation determined our network was subject to unauthorized access between March 3, 2023, and March 8, 2023, and that certain files were acquired by an unknown actor while on the network. In response, we undertook a thorough and time consuming review of the data determined to be at risk to assess the type of information at issue and to whom that information relates. We completed the first level review on May 4, 2023, and began issuing notifications on May 16, 2023. Thereafter, we continued to review and confirmed that the files contained sensitive information related to you. We then promptly took steps to locate necessary contact information and provide this notification.

What Information Was Involved? The information that may have been impacted by this event includes your: [Extra1]. OSV is not aware of any fraud or identity theft related to this event.

What We Are Doing. The confidentiality, privacy, and security of information in our care is among our highest priorities. Upon discovery of the suspicious activity, we immediately commenced an investigation to confirm the nature and scope of the incident. We also reported the event to law enforcement, and we are taking steps to implement additional safeguards related to data privacy and security.

Additionally, we are offering you access to credit monitoring and identity theft protection services for 24 months through Experian at no cost to you. The deadline to enroll in these services is December 31, 2023. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services.

**TO CHAMPION
THE CATHOLIC CHURCH**

200 Noll Plaza
Huntington, IN 46750
www.osv.com

0000001



What You Can Do. In addition to enrolling in the credit monitoring being offered to you, we encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. You may also review the information contained in the enclosed *Steps You Can Take to Help Protect Personal Information*. There you will also find more information on the credit monitoring and identity theft protection services we are making available to you.

For More Information. If you have questions, you can call our dedicated assistance line at (888) 994-0268 between 9:00 a.m. to 11:00 p.m. Eastern Time, Monday through Friday and 11:00 a.m. to 8:00 p.m. Eastern Time, Saturday, and Sunday, excluding major U.S. holidays. You can also write to us at Our Sunday Visitor, Attn: Incident Response, 200 Noll Plaza, Huntington, IN 46750.

We regret any inconvenience or concern this incident may cause you.

Sincerely,

Kyle Hamilton
President and CEO
Our Sunday Visitor, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Restoration

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by December 31, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (888) 994-0268 by December 31, 2023. Be prepared to provide engagement number B103750 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. 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.*
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- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

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1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft

should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Massachusetts Residents, Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For 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 bureaus 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 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. We encourage you to 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.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 2 Rhode Island residents impacted.



