



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Edward J. Finn
Office: (267) 930-4776
Fax: (267) 930-4771
Email: efinn@mullen.law

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

May 17, 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 Jaco Oil Company (“Jaco”) located at 3101 State Road Bakersfield, California 93308 and are writing to notify your office of an event that may affect the security of certain information relating to approximately one (1) Maryland resident. Jaco reserves the right to supplement this notice with any new significant facts learned subsequent to its submission. By providing this notice, Jaco 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 or around March 26, 2023, Jaco was alerted to suspicious activity on its computer network. Jaco immediately began an investigation, with the assistance of third-party forensic specialists. As part of this investigation, Jaco learned that certain files were copied from its computer network without authorization on or about March 25, 2023. After identifying the files, Jaco undertook a review of the files to determine their contents and to whom they were related in order to notify potentially affected individuals. Although Jaco’s review is ongoing, Jaco completed its initial review on or around May 4, 2023.

The information that could have been subject to unauthorized access includes name, Social Security Number, and bank account information. Additional information that may have been impacted includes: driver’s license number or state identification card number, passport number, and permanent resident identification number information used for credit checks, and other

documents provided to Jaco for the Department of Homeland Security Employment Eligibility Verification (I9) form.

Notice to Maryland Resident

On or about May 17, 2023 Jaco began providing written notice of this event to approximately one (1) Maryland resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon learning of the event, Jaco moved quickly to investigate and respond to the event, assess the security of Jaco systems, and identify potentially affected individuals. Further, Jaco notified federal law enforcement regarding the event. Jaco is also working to implement additional safeguards and training to its employees. Jaco is providing access to credit monitoring services for one (1) year, through IDX, to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

Additionally, Jaco is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Jaco 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.

Jaco is providing written notice of this incident to relevant state regulators, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4771.

Very truly yours,

Edward J. Finn of
MULLEN COUGHLIN LLC

EJF/js
Enclosure

EXHIBIT A



PO Box 480149
Niles, IL 60714

To Enroll, Please Call:
(888) 566-0464
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: [XXXXXXXXXX]

<<FirstName>> <<LastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

May 17, 2023

<<Variable Text 1>>

Dear <<First Name>> <<Last Name>>:

Jaco Oil Company and its affiliates (“Jaco”) is providing notice of a recent event that may affect the security of some of your information. We are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On or around March 26, 2023, we discovered suspicious activity on our computer network. We immediately began an investigation, with the assistance of third-party forensic specialists. As part of this investigation, we learned that certain files were copied from our computer network without authorization on or about March 25, 2023. After identifying the files, we undertook a review of the files to determine their contents and to whom they were related in order to notify potentially affected individuals. While our review remains ongoing, Jaco completed its initial review on or around May 4, 2023; however, we are providing notice to individuals identified thus far as potentially affected.

What Information Was Involved? The reviewed files contain your: name, address, Social Security Number, and bank account information. The files may also include your driver’s license number or state identification card number, passport number, permanent resident identification number, information used for credit checks, and other documents provided to Jaco for the Department of Homeland Security Employment Eligibility Verification (I9) form. Some or all of these categories may apply to you.

What We Are Doing. We take this event and the security of information in our care seriously. Upon learning of this event, we promptly took steps to investigate and respond, assess the security of our systems, and notify potentially affected individuals. In response to this event, we are reviewing and enhancing our information security policies and procedures.

As an additional precaution, Jaco is offering you access to 12 months of complimentary credit monitoring, cyber scanning, identity theft insurance, and identity restoration services through IDX, A ZeroFox Company. **Please note, you may enroll either by calling IDX at (888) 566-0464 or online at <https://app.idx.us/account-creation/protect>.**

What You Can Do. In addition to enrolling in the complimentary monitoring and identity services, 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 and to detect errors. Please also review the enclosed “Steps You Can Take to Protect Personal Information”, which contains information on what you can do to safeguard against possible misuse of your information.

¹ Fastrip Food Stores Inc. and WFI Equipment Inc. (formerly Wholesale Fuels Inc.)

For More Information. If you have additional questions, you may call us at (888) 566-0464 Monday through Friday from 6:00 am to 6:00 pm Pacific Time (excluding U.S. holidays). You may also write to Jaco at P.O. Box 82515, Bakersfield, CA 93308-2515.

Sincerely,

A handwritten signature in black ink, appearing to read "T. Jamieson", with a stylized, flowing script.

Thomas Jamieson
Jaco Oil

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. **Please note the deadline to enroll is August 17, 2023.**

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at (888) 566-0464 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, 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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

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 <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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 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.