



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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

May 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: Notice of Data Event

To Whom It May Concern:

We represent Mortgage Industry Advisory Corporation (“MIAC”) located at 521 5th Ave, 6th Floor, New York, NY 10175, and are writing to notify your office of an incident that may affect the security of certain personal information relating to eight (8) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, MIAC 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 April 6, 2023, MIAC became aware of a cyberattack on its computer systems. MIAC immediately took steps to secure its systems and began an investigation into the nature and scope of the event. Third-party forensic, and other, external specialists were brought in to assist with this process. Through this investigation, MIAC determined that it was the victim of a ransomware attack and that an unauthorized actor accessed and exfiltrated certain files stored on its systems between April 5, 2023, to April 6, 2023. MIAC then undertook a comprehensive review of the affected data to confirm what information was impacted, and notified its impacted clients, who own the data at issue. On May 2, 2023, MIAC determined that information related to certain customers of MIAC’s client, Freedom Mortgage Corporation, was included in the impacted files. MIAC is unaware of any actual or attempted misuse of information as a result of this incident.

The information that could have been subject to unauthorized access includes name, and Loan number, date of birth, property address, and social security number.

Notice to Maryland Residents

On or about May 22, 2023, MIAC provided written notice of this incident to eight (8) Maryland residents. 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 discovering the event, MIAC moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected information. Further, MIAC notified federal law enforcement regarding the event. MIAC is also working to implement additional technical safeguards to further increase the security of its environment. MIAC is providing access to credit monitoring services for 12 months through IDX, to individuals whose personal information was affected by this incident, at no cost to these individuals.

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

MIAC is providing written notice of this incident to relevant state regulators as necessary at the direction of affected data owners.

MIAC is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Office of the Attorney General

May 22, 2023

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Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4839.

Very truly yours,

Rebecca J. Jones of
MULLEN COUGHLIN LLC

RJJ/dtg
Enclosure

EXHIBIT A



P.O. Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-888-567-0238
Or Visit:
<https://response.idx.us/MIAC>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

May 22, 2023

NOTICE OF <<DATA BREACH/SECURITY INCIDENT>>

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

Mortgage Industry Advisory Corporation ("MIAC") is writing to notify you of a recent incident that may affect the privacy of some of your personal information. MIAC provides loan valuation and other financial analytics services to Freedom Mortgage Corporation ("FMC") and received your information in connection with these services. MIAC takes the protection of your information very seriously, and although we have no evidence of identity theft or fraud as a result of this incident, this letter provides information about the incident, our response, and steps you may wish to take to protect against possible misuse of your information.

What Happened? On April 6, 2023, MIAC became aware of a cyberattack on our systems. We immediately took steps to secure our systems and began an investigation into the nature and scope of the event. The investigation determined that in connection with the incident there was unauthorized access to certain systems in our environment, and as a result, certain data stored on our systems were subject to unauthorized acquisition between April 5, 2023, and April 6, 2023. We then undertook a comprehensive review of the affected data to confirm what information was impacted. On May 1, 2023, we identified information relating to you was contained in the affected data set. On May 2, 2023, we notified FMC of this incident. At this time, we are unaware of any actual or attempted misuse of your information as a result of this incident.

What Information Was Involved? The investigation determined your name and the following types of data were present in the files that were identified as acquired without authorization: <<Data Elements>>.

What We Are Doing. We take this incident and the security of information in our care seriously. Upon learning of this incident, we immediately secured our environment, investigated to determine the nature and scope of the incident, and notified law enforcement. We have also implemented additional technical safeguards to help prevent a similar incident in the future.

Although we are unaware of any identity theft or fraud resulting from this incident, MIAC is offering you access to <<12/24>> months of complimentary credit monitoring and identity protection services through IDX, a ZeroFox Company. Details of this offer and instructions on how to enroll in the services may be found in the attached *Steps You Can Take to Protect Personal Information*. If you would like to enroll in these services you will need to follow the attached instructions, as we are unable to enroll you automatically.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud over the next twelve to twenty-four months by reviewing your account statements and immediately report any suspicious activity or incidents of suspected identity theft or fraud to your bank or other financial institution(s). Additional information may be found in the attached *Steps You Can Take to Protect Personal Information*.

For More Information. If you have questions regarding this incident, you may contact our dedicated assistance line at 1-888-567-0238 between the hours of 9:00am and 9:00pm Eastern. You may also write to MIAC at 521 Fifth Ave., 6th Floor, New York, NY 10175.

Sincerely,

Mortgage Industry Advisory Corporation
cc: Freedom Mortgage Corporation

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

- 1. Website and Enrollment.** Go to <https://response.idx.us/MIAC> 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 22, 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 1-888-567-0238 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. MIAC recommends consumers periodically obtain their credit reports from each nationwide credit reporting agency and have information relating to any fraudulent transactions deleted. 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, depending on whether the request is made online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number or copy of Social Security card;
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 and obtain a copy of it. 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 District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 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 <https://www.marylandattorneygeneral.gov/>. MIAC is located at 521 5th Ave., 6th Floor, New York, NY 10175.

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 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, individuals have the right to obtain any police report filed in regard to this event. There are approximately 6 Rhode Island residents that may be impacted by this event.



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Rebecca J. Jones
Office: (267) 930-4839
Fax: (267) 930-4771
Email: rjones@mullen.law

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

August 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: Supplemental Notice of Data Event

To Whom It May Concern:

We represent Mortgage Industry Advisory Corporation (“MIAC”) located at 521 5th Ave, 6th Floor, New York, NY 10175, and are writing to supplement our prior notices to your office of an incident that may affect the security of certain personal information relating to one (1) additional Maryland resident. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, MIAC 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 April 6, 2023, MIAC became aware of a cyberattack on its computer systems. MIAC immediately took steps to secure its systems and began an investigation into the nature and scope of the event. Third-party forensic, and other, external specialists were brought in to assist with this process. Through this investigation, MIAC determined that it was the victim of a ransomware attack and that an unauthorized actor accessed and exfiltrated certain files stored on its systems between April 5, 2023, to April 6, 2023. MIAC then undertook a comprehensive review of the affected data to confirm what information was impacted, and notified its impacted clients, who own the data at issue. On May 31, 2023, MIAC determined that information related to myCUMortgage, was included in the impacted files and notified myCUMortgage on June 8, 2023. On June 30, 2023, myCUMortgage notified Transcend Credit Union, the data owner of the data at issue, that information relating to them was contained in the files referenced above. MIAC is unaware of any actual or attempted misuse of information as a result of this incident.

The information that could have been subject to unauthorized access includes name, property address, Social Security number, loan application information, and loan number (if the loan was funded).

Notice to Maryland Resident

On August 14, 2023, MIAC provided written notice of this incident to approximately one (1) Maryland resident at the direction of myCUMortgage, on behalf of Transcend Credit Union, the entity that owns the data at issue.

Written notice was provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

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

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

MIAC is providing written notice of this incident to relevant state regulators as necessary at the direction of affected data owners.

Office of the Attorney General
August 17, 2023
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Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4839.

Very truly yours,

Rebecca J. Jones of
MULLEN COUGHLIN LLC

RJJ/dtg
Enclosure

EXHIBIT A



MIAC
MIAC Analytics™

4145 SW Watson Ave
Suite 400
Beaverton, OR 97005

To Enroll, Please Call:

1-888-567-0238

Or Visit:

<https://response.idx.us/MIAC>

Enrollment Code:

<<XXXXXXXX>>

<<Name 1>> <<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

August 14, 2023

NOTICE OF <<DATA BREACH/SECURITY INCIDENT>>

Dear <<Name 1>> <<Name 2>>:

Mortgage Industry Advisory Corporation (“MIAC”) is writing to notify you of a recent incident that may affect the privacy of some of your personal information. MIAC provides loan valuation and other financial analytics services to myCUMortgage and received your information in connection with these services. myCUMortgage received certain loan application information from Transcend Credit Union in anticipation of servicing your loan. If your mortgage loan was funded, myCUMortgage also services your mortgage account. This security incident did not involve unauthorized access to any myCUMortgage systems or any systems at your credit union. MIAC takes the protection of your information very seriously, and although we have no evidence of identity theft or fraud as a result of this incident, this letter provides information about the incident, our response, and steps you may wish to take to protect against possible misuse of your information.

What Happened? On April 6, 2023, MIAC became aware of a cyberattack on our systems. We immediately took steps to secure our systems and began an investigation into the nature and scope of the event. The investigation determined that in connection with the incident there was unauthorized access to certain systems in our environment, and as a result, certain data stored on our systems were subject to unauthorized acquisition between April 5, 2023, and April 6, 2023. We then undertook a comprehensive review of the affected data to confirm what information was impacted. On May 31, 2023, we identified information relating to you was contained in the affected files and on June 8, 2023, we notified myCUMortgage that information pertaining to them may be affected. On June 30, 2023, myCUMortgage notified Transcend Credit Union that information relating to you was contained in the files referenced above. **To be clear, there was not a security incident at myCUMortgage or at your credit union.** At this time, we are unaware of any actual or attempted misuse of your information as a result of this incident.

What Information Was Involved? The investigation determined your name and the following types of data were present in the files that were identified as acquired without authorization: property address, Social Security number, loan application information, and loan number (if the loan was funded).

What We Are Doing. We take this incident and the security of information in our care seriously. Upon learning of this incident, we immediately secured our environment, investigated to determine the nature and scope of the incident, and notified law enforcement. We have also implemented additional technical safeguards to help prevent a similar incident in the future.

Although we are unaware of any identity theft or fraud resulting from this incident, MIAC is offering you access to 24 months of complimentary credit monitoring and identity protection services through IDX, a ZeroFox Company. Details of this offer and instructions on how to enroll in the services may be found in the attached *Steps You Can Take to Protect Personal Information*. If you would like to enroll in these services you will need to follow the attached instructions, as we

are unable to enroll you automatically. The deadline to enroll in the complimentary credit monitoring and identity protection service is October 25, 2023.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud over the next twelve to twenty-four months by reviewing your account statements and immediately report any suspicious activity or incidents of suspected identity theft or fraud to your bank or other financial institution(s). Additional information may be found in the attached *Steps You Can Take to Protect Personal Information*.

For More Information. If you have questions regarding this incident, you may contact a dedicated assistance line that AFR has set up with MIAC at 1-888-567-0238 between the hours of 9:00am and 9:00pm Eastern. You may also write to MIAC at 521 Fifth Ave., 6th Floor, New York, NY 10175.

Sincerely,

Mortgage Industry Advisory Corporation

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

1. Website and Enrollment. Go to <https://response.idx.us/MIAC> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is October 25, 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 1-888-567-0238 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. MIAC recommends consumers periodically obtain their credit reports from each nationwide credit reporting agency and have information relating to any fraudulent transactions deleted. 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, depending on whether the request is made online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number or copy of Social Security card;
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 and obtain a copy of it. 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.

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.

Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.