

Nicholas A. Kurk
Direct Dial: 312-642-6738
E-mail: nkurk@mcdonaldhopkins.com

July 23, 2023

VIA EMAIL: IDTheft@oag.state.md.us

Office of the Maryland Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: B'nai B'rith Youth Organization, Inc. ("BBYO") – Incident Notification

To Whom it May Concern:

McDonald Hopkins PLC represents B'nai B'rith Youth Organization, Inc. ("BBYO"). I am writing to provide notification of an incident at BBYO that may affect the security of personal information of approximately one (1) Maryland resident. BBYO's investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any. By providing this notice, BBYO does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

After learning about a phishing campaign and conducting a forensic investigation, BBYO determined that there was unauthorized access into one employee's email account on or around June 11, 2023. Upon learning of an issue, they immediately began efforts to remediate the issue and commenced a prompt and thorough investigation. As part of their investigation, BBYO has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and review of the compromised mailbox, BBYO discovered on July 11, 2023 that the affected email account which was accessed on or around June 11, 2023, contained some personal information for one Maryland resident including name and driver's license number.

BBYO wanted to inform you (and the affected resident) of the incident and to explain the steps that it is taking to help safeguard the affected resident against identity fraud. BBYO is providing the affected resident with written notification of this incident commencing on or about July XX, 2023 in substantially the same form as the letter attached hereto. BBYO is offering the resident complimentary one-year membership with a credit monitoring service. BBYO will advise the affected resident to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. BBYO will advise the affected resident about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected resident is also being provided with the contact

information for the consumer reporting agencies and the Federal Trade Commission and the Maryland Attorney General.

At BBYO, protecting the privacy of personal information is a top priority. BBYO is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. BBYO continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

If you have any additional questions, please contact me at (312) 642-6738 or nkurk@mcdonaldhopkins.com.

Very truly yours,



Nicholas A. Kurk

Encl.



**IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY**

Dear [REDACTED]:

As you are aware, B'nai B'rith Youth Organization, Inc. ("BBYO") is the leading pluralistic teen movement aspiring to involve more Jewish teens in more meaningful Jewish experiences. For nearly 100 years, BBYO has provided exceptional identity enrichment and leadership development experiences for hundreds of thousands of Jewish teens.

The privacy and security of the personal information we maintain is of the utmost importance to BBYO. We are writing with important information regarding a recent data security incident that involved some of your information. We want to provide you with information about the incident, inform you about the services we are providing to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

After learning about a phishing campaign and conducting a forensic investigation, BBYO determined that there was unauthorized access into one employee's email account on or around June 11, 2023.

What We Are Doing.

Upon learning of an issue, we immediately began efforts to remediate the issue and commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and review of emails within the compromised email account, we discovered on July 11, 2023 that the compromised email account contained some of your personal information.

What Information Was Involved.

Based on our comprehensive investigation and review of emails within the one compromised email account, we determined that the compromised email account contained your full name and driver's license.

What You Can Do.

We have no evidence that any of your information has been misused. To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft. Experian IdentityWorksSM

completely free to you and enrolling in this program will not hurt your credit score. For more information on identity theft prevention and Experian IdentityWorksSM, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures that you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis. To the extent that it is helpful, we have also provided information on protecting your medical information on the following pages.

For More Information.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call or email [REDACTED]

[REDACTED].

Sincerely,

[REDACTED]

[REDACTED]

B'nai B'rith Youth Organization, Inc

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 12-Month Credit Monitoring.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 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 12 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 12-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 October 31, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [REDACTED]
- Provide your **activation code**: [REDACTED]

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 [REDACTED]. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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, Equifax and Transunion files 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.

2. **Placing a Fraud Alert on Your Credit File.**

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one (1) year “fraud alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

(800) 525-6285

Experian

P.O. Box 9554

Allen, TX 75013

<https://www.experian.com/fraud/center.html>

(888) 397-3742

TransUnion LLC

P.O. Box 2000

Chester, PA 19016-2000

<https://www.transunion.com/credit-freeze>

(800) 680-7289

3. **Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “security freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

(800) 349-9960

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

<http://experian.com/freeze>

(888) 397-3742

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

<https://www.transunion.com/credit-freeze>

(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. **Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. **Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

If this notice letter states that your financial account information and/or credit or debit card information was impacted, we recommend that you contact your financial institution to inquire about steps to take to protect your account, including whether you should close your account or obtain a new account number.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 888-743-0023.

6. **Protecting Your Medical Information.**

As a general matter, the following practices can help to protect you from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your "explanation of benefits statement" which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.