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Philadelphia, PA 19103-7300
www.dlapiper.com

Ron Plesco
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T 215.656.2453

October 11, 2023

VIA EMAIL

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

Re: Security Incident Notification

Dear Sir or Madam:

We are providing notice on behalf of the Belt Railway Company of Chicago (the "BRC") pursuant to Md. Code Ann. Comm. Law § 14-3504, regarding an incident involving 1 Maryland resident. By providing this notice, BRC does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of Maryland's security incident notification statute, or personal jurisdiction.

On June 20, 2023, BRC became aware of an attempted ransomware event on certain company systems. Upon discovery, BRC immediately took action to contain the event by taking a number of systems and networks offline and engaging third-party cyber experts to determine the nature and scope of the incident. BRC also notified law enforcement, the Transportation Security Administration, and the United States Department of Homeland Security Cybersecurity and Infrastructure Security Agency. In an effort to protect the network, BRC also enhanced its monitoring and reset passwords throughout the organization.

BRC's in-depth investigation of the incident determined that an unauthorized user gained access to, and may have taken information from, certain systems. With the assistance of cybersecurity experts and out of an abundance of caution, BRC worked diligently to recover and restore impacted systems so it could analyze the data potentially accessed and taken by the unauthorized user. On September 12, 2023, after a comprehensive review of the data involved, the investigation revealed that a limited amount of personal information of 1 Maryland resident was contained in the affected data set.

The information involved includes the following types of personal information: name, social security number, and date of birth.

On October 12, 2023, BRC will mail written notice to the Maryland resident, offering a complimentary 24-month subscription for credit monitoring services through Equifax Complete Premier. Individuals who receive notice may enroll in the services at no cost by using a promotional code and instructions provided to them in the notification letter.

A sample notification letter is enclosed.

Should you have any questions regarding this matter or if we can be of any further assistance to the Maryland resident affected by this incident, please contact me at (215) 656-2453 or Ron.Plesco@us.dlapiper.com.

Respectfully submitted,

Ron Plesco
Partner
DLA Piper LLP (US)

Enclosure: Sample Notification Letter

2540 Walden Avenue
Suite 450
Cheektowaga, NY
14225

<<First Name>> <<Last Name>>
<<Address 1>>
<<Address 2>>
<<City>><<State>><<Zip>>

<<Date>>

RE: NOTICE OF SECURITY INCIDENT

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

The Belt Railway Company of Chicago ("BRC") writes to inform you of an incident that may have involved your personal information. While we are unaware of any attempted or actual misuse of your information, we are providing you with information about the incident, our response, and details related to what you may do to better protect your information. BRC takes this incident and the security of your personal information very seriously, and we sincerely regret any concern this incident may cause.

On June 20, 2023, BRC became aware of an attempted ransomware event on certain company systems. Upon discovery, BRC immediately took action to contain the event by taking a number of systems and networks offline and engaged third-party cyber experts to determine the nature and scope of the incident. BRC notified law enforcement. In an effort to protect the network, BRC also enhanced its monitoring and reset passwords throughout the organization.

BRC's in-depth investigation determined that an unauthorized user gained access to, and may have taken information from, certain systems. With the assistance of cybersecurity experts, and out of an abundance of caution, BRC worked diligently to recover and restore impacted systems so it could analyze the data potentially accessed and taken by the unauthorized user. On September 12, 2023, after a comprehensive review of the data impacted, we discovered some of your personal information may have been involved.

The investigation determined the following types of your personal information may have been involved: <<Insert customized data elements for each individual>> .

Please know that protecting your personal information is something we take very seriously. In response to this incident, BRC conducted a diligent investigation to confirm the nature and scope of this incident and took steps to reduce the likelihood of a similar incident from occurring in the future. We continue to make additional improvements that strengthen our cybersecurity protections. Although we have no evidence to suggest your personal information has been fraudulently used, we are nevertheless offering you complimentary credit monitoring services through Equifax Complete Premier, as detailed below.

You can review the enclosed *Additional Steps to Protect Your Personal Information*. We have also arranged for you to receive complimentary credit monitoring services through Equifax Complete Premier. You can use the enclosed enrollment instructions to activate these services. We encourage you to remain vigilant by reviewing account statements and monitoring free credit reports. You may want to temporarily freeze your credit. You should also be on guard for schemes where malicious actors may pretend to represent BRC or reference this incident.

If you have any questions, please call 1-888-988-0546 toll-free Monday through Friday from 9:00 am – 9:00 pm EST. We sincerely regret any inconvenience this incident may cause.

Sincerely,

Percy E Fields III
President & General Manager
The Belt Railway Company of Chicago

Additional Steps to Protect Your Personal Information

Monitor Your Accounts. We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®	**Experian**	**TransUnion®**
P.O. Box 740241	P.O. Box 9701	P.O. Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013-9701	Chester, PA 19016-1000
1-800-685-1111	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze. You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax	**Experian**	**TransUnion**
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-800-685-1111	1-888-397-3742	1-888-909-8872
www.equifax.com/personal/ credit-report-services	www.experian.com/ freeze/center.html	www.transunion.com/ credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1) Full name, with middle initial and any suffixes;
2) Social Security number;
3) Date of birth (month, day, and year);
4) Current address and previous addresses for the past five (5) years;
5) Proof of current address, such as a current utility bill or telephone bill;
6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour.

If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts. You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax	Experian	TransUnion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-888-766-0008	1-888-397-3742	1-800-680-7289
www.equifax.com/personal/credit-report-services	www.experian.com/fraud/center.html	www.transunion.com/fraud-victim-resource/place-fraud-alert

Additional Information. You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

State-Specific Information. If you are a resident of the following states, the following information applies to you:

Kentucky Residents: The Attorney General can be contacted at Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: +1 (502) 696-5300.

Maryland Residents: The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, Maryland 21202; +1 (888) 743-0023; or www.marylandattorneygeneral.gov.

Oregon Residents: The Attorney General can be contacted at Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, +1 (877) 877-9392 (toll-free in Oregon), +1 (503) 378-4400, or www.doj.state.or.us.

FTC - All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.

<<First Name>> <<Last Name>>
Enter your Activation Code: **<<Activation Code>>**
Enrollment Deadline: **<<Date>>**

Equifax Complete™ Premier

- Note: You must be over age 18 with a credit file to take advantage of the product.

Key Features

- Annual access to your 3-bureau credit report and VantageScore[1] credit scores.
- Daily access to your Equifax credit report and 1-bureau VantageScore credit score.
- 3-bureau credit monitoring[2] with email notifications of key changes to your credit reports.
- WebScan notifications[3] when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites.
- Automatic fraud alerts[4], which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock.[5]
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf.
- Up to $1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft.[6]
- Lost Wallet Assistance if your wallet is lost or stolen, and one-stop assistance in canceling and reissuing credit, debit and personal identification cards.

Enrollment Instructions

Go to www.equifax.com/activate
Enter your unique Activation Code of **<<Activation Code>>** then click "Submit".

1. **Register**
   Complete the form with your contact information and click "Continue".
   If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
2. **Create Account**
   Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity**
   To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout**
   Upon successful verification of your identity, you will see the Checkout Page. Click 'Sign Me Up' to finish enrolling.
5. **You're Done!**
   The confirmation page shows your completed enrollment. Click "View My Product" to access the product features.

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[1] The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
[2] Credit monitoring from Experian and TransUnion will take several days to begin.
[3] WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.
[4] The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.
[5] Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.
[6] The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.