

# CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

ERNEST KOSCHINEG  
ekoschineg@c-wlaw.com

450 Sentry Parkway, Suite 200  
Blue Bell, Pennsylvania 19422

Telephone: (610) 567-0700  
Fax: (610) 567-0712

www.C-WLAW.com

A Mid-Atlantic Litigation Firm

Visit us online at  
www.C-WLAW.com

December 14, 2023

**Via E-Mail (IDTheft@oag.state.md.us)**

Office of the Attorney General  
200 St. Paul Place  
Baltimore, Maryland 21202

***RE: Data Incident Notification***

To Whom It May Concern:

We serve as counsel for SAE International ("SAE"), located at 400 Commonwealth Drive, Warrendale, PA 15096, and write to inform you of a data security incident. By providing this notice, SAE does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On or about June 6, 2023, SAE received an initial communication from AvidXchange explaining they experienced an incident and were working to conduct an investigation into the nature and scope of this incident. A thorough investigation determined that limited information maintained on their network may have been accessed by an unauthorized actor. AvidXchange then began a review of the contents of the data to determine the type of information contained within their files and to whom that information related. On or about October 30, 2023, SAE completed their review, which including working to locate accurate address information, and determined that certain personal information related to eight (8) Maryland residents was subject to unauthorized access. The information potentially at risk includes first and last names in combination with financial account information.

On December 14, 2023, SAE sent written notice of this incident to the potentially impacted Maryland residents pursuant to Maryland law. The notice letters included an offer of complimentary credit monitoring and identity protection services for twelve (12) months. The notice letters sent to individuals is substantially similar to the letter attached hereto as Exhibit "A."

Very truly yours,



Ernest Koschineg, Esq.  
CIPRIANI & WERNER, P.C.

# Exhibit A

FULLSIGHT



IDX Return Address:  
4145 SW Watson Ave., Suite 400  
Beaverton, OR 97005

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

December 13, 2023

<<Re: Notice of Data Breach>>

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

FullSight LLC, an affiliate of SAE International ("SAE") is writing to inform you of a data security event experienced by our third-party vendor, AvidXchange, that may have involved your information as described below. As you may know, we use AvidXchange to process return checks. We take the privacy and security of all information in our care very seriously and are providing information about the event and steps you can take to help protect your information.

**What Happened:** On or about June 6, 2023, we received an initial communication from AvidXchange explaining they experienced an incident and were working to conduct an investigation into the nature and scope of this event. A thorough investigation determined that limited information maintained on their network may have been accessed by an unauthorized actor. AvidXchange then began a review of the contents of the data to determine the type of information contained within their files and to whom that information related. On October 10, 2023, this initial review was completed, and SAE then worked to locate accurate address information in order to provide you with this notice. Our address review was recently completed on October 30, 2023.

**What Information Was Involved:** The types of information that may have been contained within the potentially affected data includes your first and last name, in combination with your financial account information. Please note that we currently have no reason to believe that your information has been or will be misused as a result of this event.

**What We Are Doing:** We have taken the steps necessary to address the event and are committed to fully protecting all of the information that you have entrusted to us. We are offering you complimentary credit monitoring and identity protection services. Steps to enroll in this service are detailed below.

**What You Can Do:** We recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

**For More Information:** Should you have any questions or concerns, please contact our dedicated assistance line which can be reached at 1-800-939-4170, Monday through Friday from 9 am – 9 pm Eastern Time.

Sincerely,

FullSight LLC  
SAE International

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### Credit Monitoring Instructions

**1. Website and Enrollment.** Scan the QR image or 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 in services is March 13, 2024.

**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 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**4. Review your credit reports.** If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

### Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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:

|                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>TransUnion</b><br>1-800-680-7289<br><a href="http://www.transunion.com">www.transunion.com</a><br><b>TransUnion Fraud Alert</b><br>P.O. Box 2000<br>Chester, PA 19016-2000<br><b>TransUnion Credit Freeze</b><br>P.O. Box 160<br>Woodlyn, PA 19094 | <b>Experian</b><br>1-888-397-3742<br><a href="http://www.experian.com">www.experian.com</a><br><b>Experian Fraud Alert</b><br>P.O. Box 9554<br>Allen, TX 75013<br><b>Experian Credit Freeze</b><br>P.O. Box 9554<br>Allen, TX 75013 | <b>Equifax</b><br>1-888-298-0045<br><a href="http://www.equifax.com">www.equifax.com</a><br><b>Equifax Fraud Alert</b><br>P.O. Box 105069<br>Atlanta, GA 30348-5069<br><b>Equifax Credit Freeze</b><br>P.O. Box 105788<br>Atlanta, GA 30348-5788 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. 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; 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. SAE may be contacted at 400 Commonwealth Drive, Warrendale, PA 15096.

*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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. 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 [https://files.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, FTC, 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](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and [www.riag.ri.gov](http://www.riag.ri.gov). Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<#>> Rhode Island residents impacted by this incident.

*For Washington, D.C. residents*, the District of Columbia Attorney General may be contacted at 400 6<sup>th</sup> Street NW, Washington, D.C. 20001; 202-442-9828, and <https://oag.dc.gov/consumer-protection>. SAE may be contacted at 400 Commonwealth Drive, Warrendale, PA 15096.