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February 12, 2024

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Attorney General Brown:

We are writing on behalf of our client, AGC America, Inc. ("AGC"), to notify you of a security incident involving Maryland residents.

AGC detected an incident that impacted the availability and functionality of its computer network. After discovering the incident, AGC took measures to secure its network, began an investigation, and reported the incident to law enforcement. Through its investigation, AGC determined that, between December 12, 2023 and December 17, 2023, an unauthorized actor accessed and acquired certain files contained on AGC's network. AGC's review of the files that may have been involved identified documents that contained the name, and one or more of the following: Social Security number, driver's license number, financial account information associated with direct deposit, passport, payment card number, company network login credentials, and limited health insurance plan enrollment information for four Maryland residents.

On February 12, 2024, AGC is mailing notification letters to the Maryland residents via United States Postal Service first-class mail. A sample copy of the notification letter is enclosed. AGC is offering one year of complimentary identity monitoring services to the Maryland residents whose data was involved. AGC also established a dedicated call center for individuals whose information was involved to call with questions about the incident.

To help reduce the risk of a similar incident recurring, AGC is implementing additional security measures to enhance the security of its network and is continuing to train its employees concerning data security.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

Benjamin D. Wanger
Counsel

Enclosure

AGC

Return mail will be processed by: IBC
PO Box 847 • Holbrook, NY 11741

[redacted]

February 12, 2024

Dear [redacted]:

AGC America, Inc. recognizes the importance of protecting the personal information we maintain. We are writing to inform you of a cybersecurity incident that may have involved some of your information. This letter explains the incident, measures we have taken, and some additional steps you may consider taking in response.

What Happened: On December 14, 2023, we detected an incident that impacted the availability and functionality of our computer network. After discovering the incident, we took measures to secure our network, began an investigation, and reported the incident to law enforcement. Through our investigation, we determined that, between December 12, 2023, and December 17, 2023, an unauthorized actor accessed and acquired certain files contained on our network.

What Information Was Involved: Our review of the files that may have been involved identified documents that contained your name, and one or more of the following: Social Security number, driver's license number, financial account information associated with direct deposit, passport, payment card number, company network login credentials, and limited health insurance plan enrollment information for current and former health insurance plan participants.

What We are Doing: To help prevent something like this from recurring, we are implementing additional security measures to enhance the security of our network and are continuing to train our employees concerning data security. Additionally, AGC is offering complimentary identity monitoring services.

What You Can Do: If you are enrolled in an AGC health insurance plan, AllClear Credit and Identity Monitoring is available to you at no cost. Additionally, you are automatically covered by AllClear Identity Restoration, which facilitates identity restoration following an identity theft. For instructions on how to activate your complimentary AllClear Credit and Identity Monitoring, more information on identity theft prevention, and additional steps you can take in response to this incident, please see the pages that follow this letter.

If you are not enrolled in an AGC health insurance plan, AGC is offering a complimentary one-year membership of identity monitoring services through TransUnion. These services are completely free to you and enrolling in these services will not hurt your credit score.

For More Information: We take the privacy and confidentiality of information in our care very seriously, and we regret any inconvenience this may cause you. If you have any questions about this incident, please call our dedicated assistance line at 888-814-9907, Monday through Friday, 9.00 a.m. to 7.00 p.m., Eastern Time, excluding major U.S. holidays.

Sincerely,

Christopher F. Correnti
President, CEO, & General Counsel

AGC-ADT-ANT

IDENTITY AND CREDIT MONITORING ENROLLMENT INSTRUCTIONS

To enroll in AllClear Identity and Credit Monitoring, please take the following steps if you are enrolled in an AGC health insurance plan:

1. Go to https://portal.allclearid.com/enrollment/4.
2. Use the promo code: [redacted]
3. Please have your personal information available. When enrolling, you will need to provide personal, valid data including name, contact information and Social Security number (SSN).
4. Contact AllClear ID directly at 1-877-736-4486 Monday through Saturday from 8:00 AM – 8:00 PM Central Time should you have any questions about the services or need assistance with enrollment.

To enroll in TransUnion Monitoring, please take the following steps if you are not enrolled in an AGC health insurance plan:

1. Log on to https://secure.identityforce.com/benefit/agc and follow the instructions provided.
2. When prompted please provide the following unique code to receive services: [redacted].
3. In order for you to receive the monitoring services, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

AGC America, Inc. is located at 11175 Cicero Drive, Suite 400, Alpharetta, GA 30022, and can be reached at (404) 446-4200.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.marylandattorneygeneral.gov/

Massachusetts: Under Massachusetts law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection,* One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, http://www.dos.ny.gov/consumerprotection; and *New York State Office of the Attorney General,* The Capitol, Albany, NY 12224-0341, 1-800-771-7755, https://ag.ny.gov

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

Rhode Island: This incident involves 15 individuals in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.