



MULLEN
COUGHLIN^{LLC}
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April 26, 2024

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 Amerit Fleet Solutions (“Amerit”) located at 1333 North California Boulevard, Suite 345, Walnut Creek, CA 94596, and write to notify your office of an incident that may affect certain personal information relating to approximately thirty-six (36) Maryland residents. By providing this notice, Amerit 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 January 21, 2024, Amerit Fleet Solutions, Inc. (“Amerit”) identified unusual activity on certain network systems and determined that it was experiencing a cyber incident. Amerit promptly began an investigation to determine the full nature and scope of the event. Based on this investigation, Amerit determined that certain files were copied from its systems by an unauthorized person likely in the January timeframe. Amerit then conducted a detailed review of those files to determine what information was present and to whom it relates. Based on this review, Amerit determined that certain sensitive information was present in the relevant files.

The personal information related to Maryland residents that could have been subject to unauthorized access includes name, Social Security number, driver’s license number, financial account information, and medical information.

Notice to Maryland Residents

On or about April 26, 2024, Amerit began providing written notice of this incident to potentially affected individuals, including thirty-six (36) 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, Amerit moved quickly to investigate and respond to the incident, assess the security of Amerit systems, and identify potentially affected individuals. Further, Amerit notified federal law enforcement regarding the event. Amerit is also working to enhance its existing security safeguards. Amerit is also providing access to credit monitoring services to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

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

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4773.

Very truly yours,

M. Alexandra Belton of
MULLEN COUGHLIN LLC

MABB/cob
Enclosure

EXHIBIT A



1333 North California Blvd
Suite 345
Walnut Creek, California 94596

PRESORTED
First-Class Mail
US Postage
Paid
Permit #3780



<<NAME1>> <<PS_CONNUM>> <<SEQNUM>>
<<ADDR3>> <<PS_PALBRKF>>
<<ADDR2>> <<PS_PALBRKL>>
<<ADDR1>>
<<CITY>>, <<STATE>> <<ZIP>><<ZIP4>>
<<COUNTRY>>



CAAD
CAADIR10724
Version: 1

April 26, 2024

RE: Notice of Data Incident

Dear <<NAME1>>:

We write to make you aware of an incident that affects your personal information. We take this incident very seriously and are providing details of the incident and information on the resources available to you to help protect your information from possible misuse, should you feel it is appropriate to do so. We are also offering you complimentary credit monitoring and identity theft restoration services through Norton LifeLock Ultimate Plus through Norton LifeLock. The Ultimate Plus program is LifeLock's most comprehensive identify theft protection offering which includes up to \$1 million dollars of stolen funds protection as well as providing legal and expert support should you need it. The full details of this plan can be found at <https://lifelock.norton.com/products/lifelock-ultimate-plus>.

What Happened? On January 21, 2024, Amerit Fleet Solutions, Inc. ("Amerit") identified unusual activity on certain network systems and determined that it was experiencing a cyber incident. We promptly began an investigation to determine the full nature and scope of the event. Based on this investigation, we determined that certain files were copied from our systems by an unauthorized person likely in the January timeframe. We then conducted a detailed review of those files to determine what information was present and to whom it relates. Based on this review, we determined that your information was present in the relevant files.

What Information Was Involved? The type of information related to you that was potentially affected by this incident includes the following: name, <<CONCAT_COLUMNS>>.

What We Are Doing. We take the confidentiality, privacy, and security of information in our case seriously. In response to this incident, we promptly took steps to secure our systems and conducted a detailed investigation to confirm the full nature and scope of the event. We also notified federal law enforcement of this incident.

As an added precaution, we are also offering you complimentary access to 36 months of credit monitoring and identity theft restoration services, through Norton LifeLock. You are eligible to receive the benefits listed under LifeLock's Ultimate Plus program at no cost to you. These benefits include up to \$1 million in Stolen Funds Reimbursement, \$1 million in Personal Expense Reimbursement and \$1 million in Lawyer and Experts Fees Reimbursement. To view all benefits of this program, please go to LifeLock's website.

Please note, you are not automatically enrolled in this program. Please follow these steps to enroll: **See Below**

What You Can Do. We encourage you to remain vigilant against instances of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. We also encourage you to review the attached *Steps You Can Take to Help Protect Your Information* and to enroll in the identity protection services we are offering. Please note, we are not permitted to enroll you in these services and so you will need to follow the instructions below to take advantage of this service.

For More Information. If you have questions, please contact our dedicated assistance line at (866) 885-7527.

Sincerely,

Dan Williams
Chief Executive Officer
www.ameritfleetsolutions.com

Amerit Fleet Solutions has retained NortonLifeLock to provide **Three (3) years** of complimentary LifeLock Ultimate Plus™ identity theft protection.

To activate your membership online and get protection at no cost to you:

1. In your web browser, go directly to **LifeLock.com/offers**
2. Below the THREE protection plan boxes, you may enter the Promo Code: **AMFLET2404** and click the "APPLY" button.
3. Your complimentary offer is presented. Click the Orange "**START MEMBERSHIP**" button.
4. A Popup will appear to enter your Member ID <<VTEXT5>> and click "APPLY"
5. Once enrollment is completed, you will receive a confirmation email (be sure to follow ALL directions in this email).

Alternatively, to activate your membership over the phone, please call: (866) 885-7527

You will have until August 30th, 2024 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your LifeLock Ultimate Plus™ membership includes:

- ✓ LifeLock Identity Alert™ System†
- ✓ Dark Web Monitoring**
- ✓ LifeLock Privacy Monitor™
- ✓ USPS Address Change Verification
- ✓ Lost Wallet Protection
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ Fictitious Identity Monitoring
- ✓ Court Records Scanning
- ✓ Data Breach Notifications
- ✓ Credit, Checking and Savings Account Activity Alerts†††
- ✓ Checking and Savings Account Application Alerts†††
- ✓ Bank Account Takeover Alerts†††
- ✓ Investment Account Activity Alerts†††
- ✓ Three-Bureau Credit Monitoring¹*
- ✓ Three-Bureau Annual Credit Reports and Credit Scores¹**

The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

- ✓ File-Sharing Network Searches
- ✓ Sex Offender Registry Reports
- ✓ Priority 24/7 Live Member Support
- ✓ U.S.-Based Identity Restoration Specialists
- ✓ Stolen Funds Reimbursement up to \$1 million†††
- ✓ Personal Expense Compensation up to \$1 million†††
- ✓ Coverage for Lawyers and Experts up to \$1 million†††

¹If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses.

**These features are not enabled upon enrollment. Member must take action to get their protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$1 million for Ultimate Plus. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

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. 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:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
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. 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) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. Amerit Fleet Solution (ameritfleetsolutions.com) may be reached by mail at 1331 N California Blvd., Walnut Creek, CA 94596.

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.

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