



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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3001 N. Rocky Point Drive East, Suite 200
Tampa, FL 33607

April 30, 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 Shapiro, Sher, Guinot & Sandler, P.A. (“Shapiro Sher”) located at 250 West Pratt Street, Suite 2000, Baltimore, Maryland 21201, and write to notify your office of a matter that may affect the security of certain information relating to approximately eighty-eight (88) Maryland residents. This notice may be supplemented if any new, significant facts are learned subsequent to its submission. By providing this notice, Shapiro Sher 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 December 4, 2023, Shapiro Sher learned that an individual may have downloaded data from its computer network without permission. After identifying this matter, Shapiro Sher promptly took steps to confirm the security of its systems and initiated an investigation. During Shapiro Sher’s review of this matter, it learned that the event was isolated in nature and did not involve compromising the security of its computer network. However, the investigation determined that certain files on a system were copied between September 19 and 20, 2023. Shapiro Sher subsequently undertook a comprehensive review of the impacted files in order to determine the types of information present and to whom it related to provide notice to individuals who may be affected. Shapiro Sher completed its review with respect to these individuals on April 19, 2024. Shapiro Sher does not have evidence that the contents of files containing individuals’ information were viewed without permission or otherwise misused.

The information that may have been subject to access without permission includes name and the following: Social Security number, driver's license number, state identification number, taxpayer identification number, passport number, financial account number, and health insurance information.

Notice to Maryland Residents

On April 30, 2024, Shapiro Sher provided written notice of this matter to approximately eighty-eight (88) 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 learning of this matter, Shapiro Sher took steps to confirm the security of its system, investigate what occurred, and review potentially affected data to notify individuals. Further, Shapiro Sher notified federal law enforcement regarding the event. Shapiro Sher implemented additional staff training and safeguards to mitigate reoccurrence of this type of event in the future. Shapiro Sher is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose personal information was potentially affected by this matter, at no cost to these individuals.

Additionally, Shapiro Sher is providing notified individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to the relevant financial institution. Shapiro Sher is providing individuals with 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.

Shapiro Sher is providing written notice of this matter 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 this matter, please contact us at (267) 930-2405.

Very truly yours,

Josh Brian of
MULLEN COUGHLIN LLC

JPB/jc2
Enclosure

EXHIBIT A



SHAPIRO SHER

Return Mail Processing
PO Box 999
Suwanee, GA 30024

111 *****SINGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



April 30, 2024

[Extra1]

Dear Sample A. Sample:

We write to inform you about a matter that may involve your information. This correspondence provides you with information about this matter, our response, and steps you may take should you feel it is appropriate to do so.

What Happened? On December 4, 2023, we learned that an individual may have downloaded data from our computer network without permission. After identifying this matter, we promptly took steps to confirm the security of our systems and began an investigation. During our review of this matter, we learned that it was isolated in nature and did not involve compromising the security of our computer network. However, certain files on a system were copied between September 19 and 20, 2023. We subsequently undertook a comprehensive review of the files in order to determine the types of information present and to whom it related to provide notice to individuals who may be affected, which continued with respect to your information through April 19, 2024. Please note, however, we cannot confirm that the contents of files containing individuals' information were viewed without permission or otherwise misused.

What Information Was Involved? The information identified in the reviewed files included your name and the following: [Extra2].

Why Do You Have My Information? We may have your information because you or someone on your behalf interacted with our firm previously, or your information may have been provided in connection with services sought by or rendered to clients. Please note that professional rules limit the information that can be shared about our clients.

What We Are Doing. We are notifying individuals about this matter and providing complimentary identity monitoring services. We are also evaluating our policies, procedures, and technical security measures to mitigate reoccurrence of this type of event.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next twenty-four (24) months. You may also review the "Steps You Can Take To Protect Personal Information" section of this letter. Further, you may enroll in the offered complimentary identity monitoring services. Please note that, due to privacy restrictions, we are unable to automatically enroll you in the complimentary identity monitoring services. Enrollment instructions are on the next page of this letter.

For More Information. If you have questions about this matter, we have a dedicated assistance line with agents ready to answer your questions. Please contact our toll-free dedicated assistance line at 1-833-931-7669, Monday through Friday from 9 a.m. to 9 p.m. Eastern (excluding major U.S. holidays). Please be prepared to provide engagement number [Engagement Number]. You may also write to us at Shapiro, Sher, Guinot & Sandler, P.A., Attn: Compliance, 250 West Pratt Street, Suite 2000, Baltimore, Maryland 21201.

Sincerely,

Shapiro, Sher, Guinot & Sandler, P.A.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering a complimentary [Extra3]-month membership of Experian's IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** August 30, 2024 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code:** ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-931-7669 by August 30, 2024. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your [Extra3]-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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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.
- **Up to \$1 Million Identity Theft Insurance:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-833-931-7669. 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 (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 this Identity Restoration support is available to you for [Extra3] 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. You will also find self-help tips and information about identity protection at this site.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

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 one-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 their 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 Ave NW, Washington, DC 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, DC 20001; (202) 442-9828; and <https://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/>.

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; and <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 <https://www.ncdoj.gov>.



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Josh Brian
Office: (267) 930-2405
Fax: (267) 930-4771
Email: JBrian@mullen.law

3001 N. Rocky Point Drive East, Suite 200
Tampa, FL 33607

July 10, 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: Supplemental Notice of Data Event

To Whom It May Concern:

We continue to represent Shapiro, Sher, Guinot & Sandler, P.A. (“Shapiro Sher”) located at 250 West Pratt Street, Suite 2000, Baltimore, Maryland 21201. We write to supplement our April 30, 2024, notification to your office regarding a matter that may affect the security of certain information relating to an additional one hundred and five (105) Maryland residents. This notice may be supplemented if any new, significant facts are learned subsequent to its submission. By providing this notice, Shapiro Sher 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 December 4, 2023, Shapiro Sher learned that an individual may have downloaded data from its computer network without permission. After identifying this matter, Shapiro Sher promptly took steps to confirm the security of its systems and initiated an investigation. During Shapiro Sher’s review of this matter, it learned that the event was isolated in nature and did not involve compromising the security of its computer network. However, the investigation determined that certain files on a system were copied between September 19 and 20, 2023. Shapiro Sher subsequently undertook a comprehensive review of the impacted files in order to determine the types of information present and to whom it related to provide notice to individuals who may be affected. Shapiro Sher completed its review with respect to the initial notice recipients on April 19, 2024, and issued notice to those residents on April 30, 2024.

The analysis of files continued through June 28, 2024, and an additional one hundred and five (105) Maryland residents were identified for notice. The information that may have been subject to access without permission for the supplemental residents varied by individual but collectively included name and the following: Social Security number, driver's license number, taxpayer identification number, passport number, financial account information, and payment card information. Shapiro Sher does not have evidence that the contents of files containing individuals' information were viewed without permission or otherwise misused.

Notice to Maryland Residents

Following the identification of additional Maryland residents as noted above, on July 10, 2024, Shapiro Sher provided written notice of this matter to an additional one hundred and five (105) 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 learning of this matter, Shapiro Sher took steps to confirm the security of its system, investigate what occurred, and review potentially affected data to notify individuals. Further, Shapiro Sher notified federal law enforcement regarding the event. Shapiro Sher implemented additional staff training and safeguards to mitigate reoccurrence of this type of event in the future. Shapiro Sher is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose personal information was potentially affected by this matter, at no cost to these individuals.

Additionally, Shapiro Sher is providing notified individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to the relevant financial institution. Shapiro Sher is providing individuals with 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.

Shapiro Sher continues to provide written notice of this matter to relevant state regulators, as necessary, and notified the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Office of the Attorney General

July 10, 2024

Page 3

Contact Information

Should you have any questions regarding this notification or other aspects of this matter, please contact us at (267) 930-2405.

Very truly yours,

Josh Brian of
MULLEN COUGHLIN LLC

JPB/jc2
Enclosure

EXHIBIT A



SHAPIRO SHER

Return Mail Processing
PO Box 999
Suwanee, GA 30024

11156*****SNGLP

SAMPLE A. SAMPLE - L01



APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



July 10, 2024

[Extra1]

Dear Sample A. Sample:

We write to inform you about a matter that may involve your information. This correspondence provides you with information about this matter, our response, and steps you may take should you feel it is appropriate to do so.

What Happened? On December 4, 2023, we learned that an individual may have downloaded data from our computer network without permission. After identifying this matter, we promptly took steps to confirm the security of our systems and began an investigation. During our review of this matter, we learned that it was isolated in nature and did not involve compromising the security of our computer network. However, certain files on a system were copied between September 19 and 20, 2023. We subsequently undertook a comprehensive review of the files in order to determine the types of information present and to whom it related to provide notice to individuals who may be affected, which continued with respect to your information through June 28, 2024. Please note, however, we cannot confirm that the contents of files containing individuals' information were viewed without permission or otherwise misused.

What Information Was Involved? The information identified in the reviewed files included your name and the following:
[Extra2].

Why Do You Have My Information? We may have your information because you or someone on your behalf interacted with our firm previously, or your information may have been provided in connection with services sought by or rendered to clients. Please note that professional rules limit the information that can be shared about our clients.

What We Are Doing. We are notifying individuals about this matter and providing complimentary identity monitoring services. We are also evaluating our policies, procedures, and technical security measures to mitigate reoccurrence of this type of event.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next twenty-four (24) months. You may also review the "Steps You Can Take To Protect Personal Information" section of this letter. Further, you may enroll in the offered complimentary identity monitoring services. Please note that, due to privacy restrictions, we are unable to automatically enroll you in the complimentary identity monitoring services. Enrollment instructions are on the next page of this letter.

For More Information. If you have questions about this matter, we have a dedicated assistance line with agents ready to answer your questions. Please contact our toll-free dedicated assistance line at 1-833-931-7669, Monday through Friday from 9 a.m. to 9 p.m. Eastern (excluding major U.S. holidays). Please be prepared to provide engagement number [Engagement Number]. You may also write to us at Shapiro, Sher, Guinot & Sandler, P.A., Attn: Compliance, 250 West Pratt Street, Suite 2000, Baltimore, Maryland 21201.

Sincerely,

Shapiro, Sher, Guinot & Sandler, P.A.

Steps You Can Take To Protect Personal Information

Enroll in Monitoring Services

To help protect your identity, we are offering a complimentary [Extra3]-month membership of Experian's IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** October 31, 2024 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code:** ABCDEFGHI

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-833-931-7669 by October 31, 2024. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the identity restoration services by Experian.

Additional Details Regarding Your [Extra3]-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.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-833-931-7669. 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 (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 this Identity Restoration support is available to you for [Extra3] 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. You will also find self-help tips and information about identity protection at this site.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

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 one-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 their 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 Ave NW, Washington, DC 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, DC 20001; (202) 442-9828; and <https://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/>.

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 https://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 NW, Washington, DC 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; and <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 <https://www.ncdoj.gov>.