



Lindsay B. Nickle, Partner, Vice Chair
Cybersecurity & Data Privacy Team
1201 Elm Street, Suite 2550 Dallas,
Texas 75270
LNickle@constangy.com Direct:
806.535.0274

May 10, 2024

VIA WEBSITE PORTAL

Attorney General Anthony G. Brown
Office of the Attorney General
St. Paul Plaza
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
idtheft@oag.state.md.us

Re: Notice of Data Security Incident

Dear Attorney General James, Superintendent Bruen, and Secretary Rodriguez,

Constangy, Brooks, Smith & Prophete, LLP represents ChangeLab Solutions ("ChangeLab"), a 501(c)3 nonprofit organization headquartered in Oakland, California, in connection with a recent data security incident described in greater detail below. The purpose of this letter is to notify you of the incident in accordance with Maryland's data breach notification statute.

Nature of the Security Incident

On or about November 20, 2023, ChangeLab became aware of unusual activity on its network system. ChangeLab immediately took steps to security the network and engaged cybersecurity experts to conduct an investigation. The investigation determined that certain files may have been acquired without authorization. ChangeLab conducted a thorough review of the impacted data and determined that personal information may have been impacted by this incident. The information affected may have included name and Social Security number.

Number of Maryland Residents Involved

On May 10, 2024, ChangeLab notified eighteen (18) Maryland residents of this data security incident via U.S. First-Class Mail. A sample copy of the notification letter sent to the impacted individuals is included with this correspondence.

Steps Taken to Address the Incident

In response to the incident, ChangeLab is providing individuals with information about steps that they can take to help protect their personal information, and, out of an abundance of caution, ChangeLab is also offering individuals complimentary identity protection services through Experian. These services include 12 months of credit monitoring and access to Experian IdentityWorksSM, which includes a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services.

ChangeLab has also established a toll-free call center through Experian to answer questions about the incident and address related concerns.

Contact Information

If you have any questions or need additional information, please do not hesitate to contact me at LNickle@Constangy.com.

Sincerely,

A handwritten signature in cursive script, appearing to read "L. B. Nickle".

Lindsay B. Nickle

Constangy, Brooks, Smith & Prophete, LLP

Enclosure: Sample Notification Letter



Return Mail Processing
PO Box 999
Suwanee, GA 30024

4 1 620 *****SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789

DADFFFTAFDAATTTTDTTDFAAATTTAATTTTTTFFAFFTDFADTAADDAFDADTDTFTATD

May 10, 2024

Re: Notice of Data [Extra1]

Dear Sample A. Sample:

ChangeLab Solutions is writing to inform you of a data security incident that may have affected your personal information. ChangeLab Solutions takes the privacy and security of your information very seriously. This is why we are notifying you about the incident, providing you with steps you can take to protect your information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

What Happened? On or around November 20, 2023, ChangeLab Solutions became aware of unusual activity on its network system. We immediately took steps to secure the network systems and engaged cybersecurity experts to conduct an investigation. The investigation determined that certain files may have been acquired without authorization. After a thorough review of those files, on or about May 2, 2024, some of your personal information was identified as being contained within the potentially affected data. We then took steps to notify you of the incident as quickly as possible.

What Information Was Involved? The information involved included your name, [Extra2].

What Are We Doing? As soon as ChangeLab Solutions discovered the incident we took the steps described above. We also implemented measures to enhance network security and minimize the risk of a similar incident occurring in the future.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Extra3] months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration 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.



While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [Extra3] month membership. This product provides you with superior identity detection and resolution of identity theft. To 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 that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-6660 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 specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

For More Information. If you have questions or concerns, or would like an alternative to enrolling online, please call 833-918-6660 toll-free Monday through Friday from 8 am - 8 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [Engagement Number].

The privacy and security of personal information is a top priority for ChangeLab Solutions. We regret any worry or inconvenience this may cause you.

Sincerely,



Carla Meyers, Chief Operations Officer
ChangeLab Solutions
2201 Broadway #701
Oakland, CA 94612

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

** 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.

Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft 1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov> 1-401-274-4400

Washington D.C. Attorney General

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf.



