

July 1, 2024

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

Subject: Security Breach Incident

Dear Jeff Karberg:

On or about May 8, 2024, a Verizon retail sales representative took a photograph of one Maryland customer's credit card and charged two purchases to the card. Verizon investigated the incident and disciplined the employee for a violation of our code of conduct.

A copy of the notice that will be sent to the Maryland resident is enclosed.

Sincerely,

Verizon

July [], 2024

XXXXXX
XXXXXX
XXXXXX

Email: XXXXXX

Subject: Important Notice

Account Number: XXXXXX

Dear XXXXXX:

Verizon works hard to protect our customers' accounts. We are writing to follow up with you about an incident that occurred during your recent visit to a Verizon retail store.

What Happened?

A Verizon employee improperly took a picture of your credit card during your recent visit to a Verizon retail store and may have charged two transactions to your card. This person has been disciplined and no longer has access to your credit card or account information.

What Information Was Involved?

A photograph of your credit card.

What We Are Doing?

We have investigated the incident. We disciplined the employee and took steps to ensure that the employee no longer has access to your credit card or account information.

What You Can Do?

Credit Monitoring

As part of our efforts to assist you, we have retained Experian, a specialist in identity theft protection, to provide you with two years of credit monitoring and identity theft services, free of charge. You can enroll in the program by following the directions below.

- Ensure that you **enroll by**: XXXXXX (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website (<https://www.experianidworks.com/3bplus>) to enroll. If you have any questions, you can contact Experian at this toll-free number 877.890.9332
- Provide the following **activation code**: XXXXXX
- Remember your **engagement number**: XXXXXX

Please keep this letter; you will need the personal activation code it contains in order to register for services.

More Information

We value the trust our customers place in us, and we regret any inconvenience this incident may have caused you. If you have questions or concerns, please call 1-877-350-7901 for assistance.

Sincerely,

Verizon
One Verizon Way
Basking Ridge, NJ 07920

Additional Information

Remain Vigilant

We recommend that you remain vigilant for incidents of fraud and identity theft by regularly reviewing your account statements and monitoring free credit reports for any unauthorized activity. If you discover any suspicious or unusual activity on your accounts, be sure to report it immediately to your financial institutions, as the major credit card companies have rules that restrict them from requiring you to pay for fraudulent charges that are reported timely.

In addition, you may contact the Federal Trade Commission (FTC) or law enforcement authorities, such as your state attorney general, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the FTC at:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<https://www.identitytheft.gov/>

If you find that your information has been misused, the FTC encourages you to file a complaint with the FTC and to take these additional steps: (1) close the accounts that you have confirmed or believe have been tampered with or opened fraudulently, and (2) file and keep a copy of a local police report as evidence of the identity theft crime.

Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain credit reports from each nationwide consumer reporting agency. If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>, and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies (Equifax, Experian, and TransUnion) to request a copy of your credit report.

Place a Fraud Alert or Security Freeze on Your Credit Report File

In addition, you can obtain information from the FTC and the consumer reporting agencies about fraud alerts and security freezes. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. If you suspect you may be a victim of identity theft, you may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies listed below. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file. An initial fraud alert will last 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report.

Also, you can contact the nationwide consumer reporting agencies regarding if and how you may place a security freeze on your credit report. A security freeze prohibits a consumer reporting agency from releasing information from your credit report without your prior written authorization, which makes it more difficult for unauthorized parties to open new accounts in your name. Please be aware, however, that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. The consumer reporting agencies have 3 business days after receiving a request to place a security freeze on a consumer's credit report. You may be charged to place or lift a security freeze. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each consumer reporting company.

You may contact the nationwide consumer reporting agencies at:

Equifax
P.O. Box 105788
Atlanta, GA 30348
(800) 525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
P.O. Box 2000
Chester, PA 19016
(800) 680-7289
www.transunion.com

Maryland Attorney General Contact Information

You can obtain information from the Maryland Office of the Attorney General about steps you can take to avoid identity theft. You may contact the Maryland Attorney General at:

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202

(888) 743-0023 (toll-free in Maryland)
(410) 576-6300
www.marylandattorneygeneral.gov