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September 18, 2024

Michael Waters  
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**VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)**

Office of the Attorney General  
Attn: Jeff Karberg, Administrator of the Identity Theft Program  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202

***Re: Notification of Data Security Incident***

Dear Mr. Karberg:

We represent American Theological Library Association (“Atla”), 200 South Wacker Drive, #3100A, Chicago, IL 60606, in connection with an incident that involved the personal information of two (2) Maryland residents. Atla is reporting the incident pursuant to MD. CODE ANN., COM. LAW § 14-3504(h). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to this submission. While Atla is notifying you of this incident, Atla does not waive any rights or defenses relating to the incident, this notice, or the applicability of Maryland law on personal jurisdiction.

**NATURE OF THE INCIDENT**

On June 27, 2024, Atla identified suspicious activity in an employee’s email account. Atla promptly took steps to secure the account and worked with a third-party cybersecurity firm to conduct a forensic investigation. On August 26, 2024, Atla determined that an unauthorized individual may have accessed emails in the account that contained personal information, notwithstanding the fact that Atla has multi-factor authentication enabled in its email environment. Atla is notifying those individuals and providing them with complimentary credit monitoring and identity theft protection services through Experian.

**NOTICE TO THE MARYLAND RESIDENTS**

Atla is notifying the two (2) Maryland residents whose personal information may have been involved in the incident. This notification is being made via letters mailed first-class United States mail today, September 18, 2024. The notification letter includes an offer of complimentary credit monitoring and identity theft protection services for all individuals whose Social Security numbers were potentially involved. A sample of the notification letter is attached.

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### **STEPS TAKEN RELATING TO THE INCIDENT**

As discussed above, upon learning of the incident, Atla immediately began an internal investigation, retained cybersecurity experts to assist with the investigation and confirm the security of its email environment and notified law enforcement. It is notifying potentially involved individuals, offering complimentary credit monitoring services, and providing individuals with information on how they can protect themselves against fraudulent activity and identity theft. Atla has also enhanced its technical safeguards and used this incident as an opportunity to further educate its employees on phishing schemes.

### **CONTACT INFORMATION**

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Michael Waters'.

Michael Waters

Enclosure

<<Name>>

<<Address 1>>

<<City>><<State>><<Zip>>

Dear <<Name>>:

American Theological Library Association ("Atla") values and respects the privacy of your information, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. This letter describes the incident and steps you can take to protect yourself from the misuse of your information. We have also arranged for complimentary credit monitoring and identity theft protection services and have included instructions on how you can sign-up for these services.

**What Happened?** We recently learned that from June 24, 2024, through June 27, 2024, some of your information could have been viewed by someone who gained access to an Atla employee email account with whom you had an email exchange. Upon learning of the incident, we promptly secured the email account and began an internal investigation. We also engaged a forensic security firm to investigate and confirm the security of our email and computer systems.

**What Information Was Involved?** We reviewed the contents of your email and any documents that were attached to your email in the involved email account. On August 26, 2024, our investigation determined that the email or any documents attached to the email may have contained your name and Social Security number.

**What We Are Doing.** Although we are not aware of any instances of fraud or identity theft involving your personal information, we are offering a complimentary one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not negatively affect your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided with this letter. Please note that the deadline to enroll is December 12, 2024.**

**What You Can Do.** We encourage you to take advantage of the **complimentary credit monitoring** through Experian IdentityWorks<sup>SM</sup> Credit 3B. You can find more information on steps to protect yourself against identity theft or fraud in the enclosed *Additional Important Information* sheet.

**For More Information.** For further information and assistance, please call [REDACTED] from 8:30am to 4:30pm CST, Monday through Friday.

Sincerely,

American Theological Library Association

## ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorks<sup>SM</sup> Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

### Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED]
2. VISIT the **Experian IdentityWorks** website to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: [Code]

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 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

### ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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, Equifax and Transunion files 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<sup>TM</sup>:** 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<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>  
or call 877-288-8057 to register with the activation code above.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration) for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

\* 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.

### **Additional Important Information**

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring 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 should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

**Credit Reports:** By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), by 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 can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax  
1-866-349-5191  
[www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
1-888-397-3742  
[www.experian.com](http://www.experian.com)  
P.O. Box 2002  
Allen, TX 75013

TransUnion  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)  
P.O. Box 1000  
Chester, PA 19016

**Fraud Alerts:** By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at [www.annualcreditreport.com/protectYourIdentity.action](http://www.annualcreditreport.com/protectYourIdentity.action).

**Credit and Security Freezes:** By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

**Equifax Security Freeze**

1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/credit-freeze/><https://www.equifax.com/personal/credit-report-services/credit-freeze/>

P.O. Box 105788

Atlanta, GA 30348

**Experian Security Freeze**

1-888-397-3742

<https://www.experian.com/freeze/center.html>

P.O. Box 9554

Allen, TX 75013

**TransUnion Security Freeze**

1-888-909-8872

<https://www.transunion.com/credit-freeze>

P.O. Box 160

Woodlyn, PA 19094

This notification was not delayed by law enforcement.

**Iowa Residents:** Iowa residents can contact the Office of the Attorney General to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

**Maryland Residents:** Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

**North Carolina Residents:** North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; [www.ncdoj.gov](http://www.ncdoj.gov).

**Oregon Residents:** Oregon residents are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. Oregon residents can contact the Oregon Attorney General at 1162 Court St. NE, Salem, OR 97301-4096; 503-378-4400; <https://www.doj.state.or.us/>.