

Heather Shumaker
Direct Dial: 248.402.4066
E-mail: hshumaker@mcdonaldhopkins.com

September 12, 2024

VIA EMAIL (Idtheft@oaq.state.md.us)

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

Re: Televerde – Incident Notification

Dear Mr. Brown:

McDonald Hopkins PLC represents Televerde located at 2800 North Central Avenue, 5th Floor, Suite 500 Phoenix, AZ 85004. I am writing to provide notification of an incident related to Televerde that may affect the security of personal information of one (1) Maryland resident. By providing this notice, Televerde does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On or around December 26, 2023, Televerde discovered that it was subject to a network security incident that impacted its systems. Upon detecting the incident, Televerde commenced an immediate and thorough investigation. As part of the investigation, Televerde worked to identify what personal information, if any, might have been present in the accessed systems.

After an extensive investigation, Televerde determined on August 15, 2024 that between December 8, 2023 and December 26, 2023 systems containing personal information were subject to unauthorized access. The personal information which may have been subject to unauthorized access or acquisition included full name, Social Security number, and tax identification number.

Televerde wanted to inform you (and the affected resident) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. Televerde is providing the affected resident with written notification of this incident commencing on or about September 12, 2024 in substantially the same form as the letter attached hereto. Televerde is offering the resident a complimentary one-year membership with a credit monitoring service. Televerde will advise the affected resident to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. Televerde will advise the affected resident about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected resident is also being provided with the contact

September 12, 2024

Page 2

information for the consumer reporting agencies and the Federal Trade Commission and the Maryland Attorney General.

At Televerde, protecting the privacy of personal information is a top priority. Televerde is committed to maintaining the privacy of personal information in its possession and has taken precautions to safeguard it. Televerde continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

Should you have any questions regarding this notification, please contact me at (248) 402-4066 or hshumaker@mcdonaldhopkins.com.

Very truly yours,

A handwritten signature in black ink, appearing to read 'H. Shumaker', with a long horizontal flourish extending to the right.

Heather Shumaker



[REDACTED]

[REDACTED]

Enrollment Code: [REDACTED]

To Enroll, Scan the QR Code Below:



Or Visit:

[https://app.idx.us/account-creation/\[REDACTED\]](https://app.idx.us/account-creation/[REDACTED])

September 12, 2024

***IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY***

[REDACTED]

Dear [REDACTED]:

The privacy and security of the personal information we maintain is of the utmost importance to Televerde. We are writing with important information regarding a data security incident that may have impacted some of your information. We want to provide you with information about the incident, tell you about the services that we are providing to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On or about December 26, 2023, Televerde discovered a network security incident impacting our systems.

What We Are Doing.

Upon learning of this issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and document review, on August 15, 2024, we discovered that between December 8, 2023 and December 26, 2023, certain impacted files containing personal information were stored in the impacted systems and may have been subject to unauthorized access or acquisition.

What Information Was Involved?

The potentially impacted information includes your full name, [REDACTED].

What You Can Do.

We have no evidence that any of your information has been misused. Nonetheless, out of an abundance of caution, to help protect your identity, we are offering a **complimentary** [REDACTED] of membership of identity theft protection services through IDX, A ZeroFox Company. IDX identity protection services include: [REDACTED] of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. Please note the deadline to enroll is December 12, 2024.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. Televerde is committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. Televerde continually evaluates and modifies its practices and internal controls to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please contact IDX at [REDACTED], Monday through Friday between 6 am – 6 pm Pacific Time.

Sincerely,

Televerde
2800 North Central Avenue, 5th Floor, Suite 500
Phoenix, AZ 85004

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary [REDACTED] Of Credit Monitoring.

Website and Enrollment. Scan the QR image or go to [https://app.idx.us/account-creation/\[REDACTED\]](https://app.idx.us/account-creation/[REDACTED]) and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

Telephone. Contact IDX at [REDACTED] to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

2. Obtain and Monitor Your Credit Report

Under federal law, you are entitled to one free credit report every 12 months from each of the three major nationwide credit reporting companies. You can obtain a free copy of your credit report by calling **1-877-322-8228**, visiting **www.annualcreditreport.com**, 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 access the request form at <https://www.annualcreditreport.com/index.action>. Alternatively, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. The three nationwide credit reporting agencies' contact information are provided below.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud-center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

3. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary credit monitoring services, we recommend that you place an initial 1-year “fraud alert” on your credit files, at no charge. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud-center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

4. Placing a Security Freeze on Your Credit File.

Following is general information about how to request a security freeze from the three credit reporting agencies at no charge. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware 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. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below). You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348-5788

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

(888)-298-0045

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

<http://experian.com/freeze>

(888) 397-3742

TransUnion Security Freeze

P.O. Box 160

Woodlyn, PA 19094

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

(888) 909-8872

In order to place the security freeze, you will need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

If you do place a security freeze *prior* to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

New York Residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.

* * * * *

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

*In Addition, New Mexico Consumers Have the Right to
Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.