



LINN F. FREEDMAN

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Also admitted in Massachusetts

Sent via email idtheft@oag.state.md.us

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

October 11, 2024

RE: Breach Notification

Dear Attorney General Brown:

Please be advised that we represent Narstco LLC ("Narstco") in regard to a security incident. Pursuant to Md. Code Ann. § 14-3501 et seq., we are reporting to you, on behalf of Narstco, that Narstco is notifying one (1) Maryland resident of a breach of their personal information.

On July 21, 2024, Narstco detected unusual activity on its internal network, and it promptly took steps to mitigate the incident. Narstco consulted with third-party cybersecurity specialists to assist with its response to the incident, and it notified law enforcement. Narstco determined that personal information of a Maryland resident may have been affected on or about September 18, 2024.

The Maryland resident affected by this incident will receive a notice pursuant to Md. Code Ann. § 14-3504 on or about October 14, 2024. A sample notice is enclosed. Narstco is offering the affected individual credit monitoring at no charge for a period of 12 months.

If you have any questions or need further information, please do not hesitate to contact me.

Sincerely,

A handwritten signature in dark ink that reads "Linn F. Freedman". The signature is fluid and cursive, with a long horizontal flourish at the end.

Linn F. Freedman

Enclosure



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

October 14, 2024



M0373-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



RE: Your Personal Information

Dear Sample A. Sample:

We are writing to notify you that NARSTCO was the victim of a sophisticated cyberattack that involved your personal information. This letter provides you with information on the actions that we have taken in response, resources available to you, and steps you can take to protect yourself.

What Happened?

On July 21, 2024, we detected unusual activity on our internal network, and we promptly took steps to mitigate the incident. We consulted with third-party cybersecurity specialists to assist with our response to the incident, and we notified law enforcement. We determined that your personal information may have been affected on or about September 17, 2024.

What Information Was Involved?

The information affected may have included your name, address, [Extra1 (Data Elements Impacted)].

What Are We Doing?

We consulted with third-party cybersecurity specialists to assist with our response to and remediation of the incident, and we notified law enforcement of the incident.

What Can You Do?

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 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 12 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 12-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 December 27, 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 833-931-7577 by December 27, 2024. Be prepared to provide engagement number B132371 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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.

* 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.

For additional information and steps that you can take to protect yourself from identity theft, see enclosure.

For More Information

If you have any questions or need any additional information, please call our dedicated call center at 833-918-7274. Representatives are available for 90 days from the date of this letter to assist you between the hours of 9:00 am to 9:00 pm ET Monday through Friday (excluding major US holidays). Please call the dedicated call center at 833-918-7274 and be prepared to supply the fraud specialist with your unique code listed within.

Sincerely,

Danielle Kandybowicz

Danielle Kandybowicz, Vice President, Human Resources

Information about Identity Theft Protection

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
www.transunion.com/credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1. Full name, with middle initial and any suffixes;
2. Social Security number;
3. Date of birth (month, day, and year);
4. Current address and previous addresses for the past five (5) years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

0000001



Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

For more information about identity theft and your tax records, we recommend that you visit the IRS Taxpayer Guide to Identity Theft at <http://www.irs.gov>. You may want to consider notifying the IRS that your tax records may be at risk by completing IRS Form 14039 (Identity Theft Affidavit) which can be located at <http://www.irs.gov/pub/irs-pdf/f14039.pdf>. You will need to send Form 14039 to the IRS along with a copy of your valid government-issued identification, such as a Social Security card, driver's license, or passport to the address on the form or by faxing to 1-855-807-5720.

Detailed below are a few things to keep in mind when filing Internal Revenue Service Form 14039:

- All documents, including your identification, must be clear and legible;
- The identity theft marker will remain on your file for a minimum of three tax cycles;
- Any returns containing your Social security number will be reviewed by the IRS for possible fraud; and,
- The marker may delay the processing of any legitimate tax returns.

You may also have the right to file or obtain a police report with your local law enforcement office if you believe you have been a victim of identity theft or fraud. Remember to remain vigilant in reviewing your account statements, monitoring your free credit reports, and for incidents of fraud or identity theft.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, 1-800-952-5225.

Iowa Residents: You may wish to report suspected incidents of identity theft to local law enforcement or the Attorney General, Consumer Protection Division, at Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319-0106, by phone at 515-281-5926 or 888-777-4590, or by email at consumer@ag.iowa.gov. You can also visit the Consumer Protection Division website at <https://www.iowaattorneygeneral.gov/forconsumers> for more information.

Maryland Residents: You may wish to contact the Attorney General, Consumer Protection Division, for more information at 200 St. Paul Place, Baltimore, MD 21202, by telephone at 410-528-8662 or 888-743-0023, or by email at Consumer@oag.state.md.us. You can also visit the Consumer Protection Division website at <https://www.marylandattorneygeneral.gov/Page/CPD/default.aspx> for more information.

Texas Residents: Please note that there were 565 affected individuals residing in Texas. Remember to remain vigilant in reviewing your account statements, monitoring your free credit reports, and for incidents of fraud or identity theft.