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November 6, 2024

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Data Incident Notification

To Whom It May Concern:

We serve as counsel for Lycoming-Clinton Counties Commission for Community Action (STEP) Inc. ("STEP"), located at 2138 Lincoln Street, Williamsport, Pennsylvania 17701 and write to inform you of a data security incident. By providing this notice, STEP does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On August 5, 2024, STEP identified unusual activity within its email tenant. Upon discovery, STEP immediately took steps to secure the email tenant and engaged a third-party team of forensic experts to investigate the incident. After a thorough investigation, STEP determined that a limited amount of personal information, kept in the normal course of business, may have been impacted as a result of this incident.

On October 14, 2024, STEP discovered that eight (8) residents of Maryland may have been impacted as a result of this incident. The information was limited to the Maryland residents' first and last names in combination with Social Security number. As our investigation is ongoing, we will provide supplemental notification should we determine additional residents of Maryland are potentially affected.

STEP provided written notification to the affected Maryland residents, via First Class Mail, on November 7, 2024, pursuant to Maryland law. A sample copy of the notification letter is attached as ***Exhibit A***. The letter outlines the incident and provides affected individuals with additional resources to protect their identity and monitor their credit history and personal accounts. The notice letter also includes an offer of complimentary credit monitoring and identity protection services for twelve (12) months.

If you have any questions, please contact me.

Very truly yours,



Jordan Morgan, Esquire
CIPRIANI & WERNER, P.C.

Exhibit A



Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

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

<<Country>>

November 7, 2024

RE: <<Important Security Notification/Notice of Data Breach>>. Please read this entire letter.

Dear <<First Name>> <<Last Name>>:

Lycoming-Clinton Counties Commission for Community Action (STEP) Inc. ("STEP") writes to notify you of an incident that may have impacted some of your personal information described below. We take the privacy and security of information in our care very seriously. At this time, there is no evidence to suggest that any information was subject to actual or attempted misuse as a result of this incident.

What Happened:

On August 5, 2024, STEP became aware of unauthorized access within its email tenant. Upon discovery, STEP immediately took steps to secure the network and engaged a third-party forensic firm to investigate the incident. Following a full and thorough investigation, on October 14, 2024, STEP determined that a limited amount of personal information kept in the normal course of business may have been accessed by an unauthorized third party in connection with this incident.

At this time, there is no indication that your information has been misused. However, we are providing this notification to you out of an abundance of caution and so that you may take steps to safeguard your information if you feel it is necessary to do so.

What Information Was Involved:

It is important to note, as mentioned above, that there is no evidence to suggest that your information has been misused. The information that could have been impacted by the unauthorized individual(s) may have included your first name or initial and last name, in combination with your <<Variable Text: Data Element>>.

What We Are Doing:

STEP has taken steps to address the incident and is committed to protecting personal information in its care. Upon learning of this incident, we immediately took steps to secure our network and undertook a thorough investigation.

Credit Monitoring:

As an additional safeguard for your information, STEP has arranged for you to enroll, at no cost to you, in identity theft protection services through IDX, a Zero Fox Company, the data breach and recovery services expert. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, 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 February 7, 2025. Due to State and Federal privacy laws, however, STEP cannot enroll you directly and if you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself.

Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. You may also enroll over the phone at [REDACTED].

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.

What You Can Do:

In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password, take additional steps to protect your account, and notify your financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or your state Attorney General. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

For More Information:

Should you have additional questions or concerns regarding this matter, please do not hesitate to contact our dedicated call center at [REDACTED]. You can also write us at [REDACTED]

STEP takes the security of information entrusted to our care very seriously. While it is regrettable this potential exposure occurred, please be assured that we are taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

[REDACTED]
President & CEO

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Complimentary Credit Monitoring

1. **Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.
2. **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.
3. **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.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-442-9828, and <https://oag.dc.gov/consumer-protection>.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 0 Rhode Island residents impacted by this incident.