DISCOVER

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November 8, 2024

Via E-Mail

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Idtheft@oag.state.md.us

Re: Notification of Customer Data Breach

We are writing to notify you that on September 26, 2024, during an investigation of employee activity, it was determined that a Discover employee improperly accessed some of the personal information associated with one (1) Discover accountholder who resides in Maryland. The information accessed included: name, address, phone number, date of birth, email, mother's maiden name, and Social Security Number. Following the investigation, the employee was terminated, and Discover is reviewing our training procedures.

We will be (i) mailing written notices to the Maryland accountholder by November 11, 2024, in accordance with applicable law, and (ii) providing the impacted accountholder with a complimentary two-year membership for identity theft protection services. Enclosed is a sample of the notification letter that we will be sending.

If you have any questions with respect to this matter, please contact me at 224-405-2013. Thank you.

Sincerely,
/s/
Derek M. Schmieder
Director and Senior Counsel

Enclosed: Copy of customer breach notification letter

[DATE]

[Name]
[Address]
[Address]

Re: ***NOTICE OF DATA BREACH***
Please read this entire letter

Dear [Insert recipient name]:

WHAT HAPPENED?

We are contacting you because during a recent investigation of employee activity, it was determined that a Discover employee improperly accessed some of the personal information associated with your Discover account. The employee has been terminated and we are reviewing our training procedures to help ensure that this does not happen in the future. While we have no reason to believe that your account information has been or will be misused, we are contacting you out of an abundance of caution and because Discover takes the security of your information very seriously.

WHAT INFORMATION WAS INVOLVED?

The information involved may have included: name, address, phone number, date of birth, email, mother's maiden name, and Social Security Number.

WHAT WE ARE DOING.

We sincerely regret any inconvenience or concern this incident may cause. We take this incident very seriously and are committed to assuring the security of your data. Again, while we have no reason to believe that your information has been misused, as a protective measure, Discover has arranged to have Experian's Identity Restoration support available to you and provide you with a **complimentary** two-year membership of Experian's IdentityWorks℠ product and services, which includes the Identity Restoration support. The IdentityWorks product helps detect the possible misuse of your personal information and provides you with superior detection and resolution of identity theft. IdentityWorks is completely free for two years; and enrolling in the program will not hurt your credit score.

Activate IdentityWorks℠ Now in Three Easy Steps

NOTE: Ensure that you **enroll by**: **DATE** (Your code will not work after this date.)

- **1. Visit** the Experian IdentityWorks website to enroll**:** **www.experianidworks.com/3bplus**
- **2**. Provide your **activation code**: **[CODE]**
- **3.** Provide certain personal information needed for enrollment and authentication.

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

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

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.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **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.
- **Up to $1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

WHAT YOU CAN DO.

While we encourage you to activate the fraud detection features available through Experian IdentityWorks, as previously mentioned above, you may use the Identity Restoration support services that will be available to you until **DATE**, even if you choose not to enroll in Experian's IdentityWorks product at this time. If you believe there was fraudulent use of your information as a result of this incident, or 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 877-890-9332. Be prepared to provide engagement number **[ENGAGEMEN NUMBER]** as proof of eligibility for the identity restoration services by Experian.

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 each of the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

We encourage you to remain vigilant for incidents of fraud and identity theft by reviewing your account statements, and monitoring your credit reports for suspicious activity.

OTHER IMPORTANT INFORMATION.

There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). <u>Please refer to the last two pages of this letter for information about such actions</u>.

FOR MORE INFORMATION.

We will continue to take all necessary steps to protect your private information. Should you have questions regarding this letter, please contact us at 1-800-DISCOVER (1-800-347-2683) 24 hours a day, 7 days a week.

Sincerely,

Discover Financial Services

* 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 the coverage. Coverage may not be available in all jurisdictions.

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WHAT YOU CAN DO:

ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

➢ PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE

At no charge, you can have the major credit bureaus place a fraud alert on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax	**Experian**	**TransUnion**	**Innovis**
PO Box 105069 Atlanta, GA 30348-5069 1-800-525-6285 www.equifax.com	PO Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	PO Box 2000 Chester, PA 19016 1-800-680-7289 www.transunion.com	PO Box 26 Pittsburgh, PA 15230-0026 1-800-540-2505 www.innovis.com

➢ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit, employment, housing or other services. This process is also completed through each of the consumer reporting companies. To place a security freeze on your credit report for free, you can send a written request to each of the three major consumer reporting agencies listed below:

Equifax	**Experian**	**TransUnion**
800-349-9960 www.equifax.com/personal/credit-report-services/credit-freeze/	P.O. Box 9554 Allen, TX 75013 888-397-3742 www.experian.com/freeze	P.O. Box 160 Woodlyn, PA 19094 888-909-8872 www.transunion.com/credit-freeze

➢ ORDER YOUR FREE ANNUAL CREDIT REPORTS

Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. Visit www.annualcreditreport.com or call 877-322-8228 for your free credit report.

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.

➢ MANAGE YOUR PERSONAL INFORMATION

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

➢ USE TOOLS FROM CREDIT PROVIDERS

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover

unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

- **FILE A POLICE REPORT**

You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

- **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**
  - Visit https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft for general information regarding protecting your identity.
  - **FEDERAL TRADE COMMISSION**: You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission. The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft. Their address is 600 Pennsylvania Ave., NW, Washington, DC 20580.
  - **FOR CT RESIDENTS:** The Connecticut Attorney General's Office provides information about identity theft and ways to protect yourself. Their phone number is 860-808-5318. They also provide information on-line at www.ct.gov/ag. Their address is 55 Elm Street, Hartford, CT 06106.
  - **FOR DC RESIDENTS:** The D.C. Office of the Attorney General provides information about identify theft and ways to protect yourself. Their phone number is 202-727-3400. They also provide information on-line at https://oag.dc.gov/. Their address is 400 6th Street, NW, Washington, DC 20001.
  - **FOR IA RESIDENTS**: You may contact local law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. The Attorney General's address is: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street Des Moines, IA 50319. The Attorney General's phone number is 515-281-5164. The Attorney General's website is www.iowaattorneygeneral.gov.
  - **FOR MD RESIDENTS:** The Maryland Attorney General's Office provides information about steps you can take to avoid identity theft. Their phone number is 888-743-0023. They also provide information on-line at https://www.marylandattorneygeneral.gov. Their address is 200 St. Paul Place, Baltimore, MD 21202.
  - **FOR NC RESIDENTS:** The North Carolina Attorney General's Office provides information about identity theft and ways to protect yourself. Their phone number is 919-716-6400. They also provide information on-line at www.ncdoj.gov. Their address is 9001 Mail Service Center, Raleigh, NC 27699-9001.
  - **FOR NM 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 NY RESIDENTS**: The New York Attorney General's Office provides information about identity theft and ways to protect yourself. Their phone number is 212-416-8433. Their website is https://ag.ny.gov/internet/resource-center. You may also contact the NYS Department of State's Division of Consumer Protection regarding security breach response and identity theft prevention and protection information. Their phone number is 800-697-1220. Their website is https://www.dos.ny.gov/consumerprotection.
  - **FOR OR RESIDENTS**: The Oregon Attorney General's Office provides information about identify theft and ways to protect yourself. We encourage you to report suspected identity theft to the Oregon Attorney General. Their address is Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096. Their phone number is 503-378-4400. Their website is http://www.doj.state.or.us.
  - **FOR RI RESIDENTS:** The Rhode Island Attorney General's Office provides information about identify theft and ways to protect yourself. Pursuant to Rhode Island law, you have the right to file and obtain a copy of a police report and the right to request a security freeze. Their phone number is 401-274-4400. They also provide information on-line at www.riag.ri.gov. Their address is 150 South Main Street, Providence, RI 02903.
  - **FOR WV RESIDENTS:** The Office of the West Virginia Attorney General provides information about steps you can take to avoid theft. Pursuant to West Virginia law, you have the right to ask that nationwide consumer reporting agencies place fraud alerts in

your file and the right to place a security freeze on your credit report. Their phone number is 800-368-8808. They also provide information on-line at www.ago.wv.gov. Their address is P.O Box 1789, Charleston, WV 25326.