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November 19, 2024

VIA ELECTRONIC MAIL

Attorney General Anthony G. Brown
Office of the Attorney General
St. Paul Plaza
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Tel: 410-576-6491
Email: Idtheft@oag.state.md.us

Re: Natural State Federal Credit Union - Notice of Data Event

To Whom It May Concern:

We represent Natural State Federal Credit Union ("Natural State FCU"), located at 901 S Main Street, Searcy, AR 72143 and are writing to notify your office of an incident that may have affected certain personal information relating to Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Natural State FCU does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

1. Nature of the Data Event

On May 14, 2024, Natural State FCU discovered suspicious activity associated with one (1) employee's email account and initiated an investigation of the matter. Natural State FCU engaged independent cybersecurity specialists to assist with the process. As a result of the investigation, Natural State FCU determined that certain emails / attachments may have been accessed and / or acquired without authorization. Natural State FCU then undertook a comprehensive review of those files and, on or about November 7, 2024, learned that personal information related to certain individuals was contained within the potentially affected data. Please note that Natural State FCU has no evidence of the misuse, or attempted misuse, of any potentially impacted information.

The information that could have been subject to unauthorized access includes first and last name, as well as Social Security Number, Driver's license or state identification number, and passport number.

2. Notice to Maryland Residents

On or about November 19, 2024, Natural State FCU provided written notice of this incident to approximately four (4) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

3. Other Steps Taken and To Be Taken

Upon discovering the event, Natural State FCU moved quickly to investigate and respond to the incident, assess the security of Natural State FCU's email environment, and identify potentially affected individuals. Natural State FCU also implemented additional safeguards and training. Natural State FCU is providing access to credit monitoring services for twelve (12), through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals, and is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Natural State FCU is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Natural State FCU is providing written notice of this incident to relevant state and federal regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

4. Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (720) 536-3234.

Very truly yours,



Alyssa Watzman of
Constangy, Brooks, Smith & Prophete LLP

Exhibit A



P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip Code>>

Enrollment Code: <<XXXXXXXX>>
To Enroll, Scan the QR Code Below:



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

November 19, 2024

Subject: Notice of Data <<Variable Data 2>>

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

I am writing to inform you of a recent data security incident that may have affected your personal information. Natural State Federal Credit Union ("Natural State FCU") takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

What Happened. On May 14, 2024, Natural State FCU discovered suspicious activity associated with one (1) employee's email account and initiated an investigation of the matter. Natural State FCU engaged independent cybersecurity specialists to assist with the process. As a result of the investigation, Natural State FCU determined that certain emails / attachments may have been accessed and / or acquired without authorization. Natural State FCU then undertook a comprehensive review of those files and, on or about November 7, 2024, learned that some of your personal information was contained within the potentially affected data which is the reason for this notification. Please note that Natural State FCU has no evidence of the misuse, or attempted misuse, of any potentially impacted information.

What Information Was Involved. The information may have included your name as well as your <<Variable Data 1>>.

What We Are Doing. As soon as Natural State FCU discovered this incident, we took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future. Natural State FCU is also offering you complimentary identity protection services through IDX, a leader in consumer identity protection. These services include <<Membership Offering Length>> of credit monitoring, dark web monitoring, identity fraud loss reimbursement, and fully managed identity theft recovery services. To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. You can enroll in the IDX identity protection services by calling 1-833-903-3648 or by going to <https://app.idx.us/account-creation/protect> and using the following Enrollment Code: <<XXXXXXXX>>. Please note the deadline to enroll is February 19, 2025.

What You Can Do. Natural State FCU urges you to always take steps to avoid identity theft. Review your account statements, credit reports and other data. Look for errors or suspicious items and report them right away. You can follow the recommendations on the following page to help protect your personal information. You can also enroll in the complementary services offered to you through IDX by using the enrollment code provided above.

Natural State Federal Credit Union
901 S Main Street, Searcy, AR 72143

For More Information. Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 1-833-903-3648 Monday through Friday from 6:00 a.m. to 6:00 p.m. Pacific Time, excluding U.S. holidays. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

Natural State Federal Credit Union

Steps You Can Take to Help Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “FTC”).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov
877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov/Pages/CPD
888-743-0023

Oregon Attorney General

1162 Court St., NE
Salem, OR 97301
www.doj.state.or.us/consumer-protection
877-877-9392

California Attorney General

1300 I Street
Sacramento, CA 95814
www.oag.ca.gov/privacy
800-952-5225

New York Attorney General

The Capitol
Albany, NY 12224
800-771-7755
ag.ny.gov

Kentucky Attorney General

700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
502-696-5300

Iowa Attorney General
1305 E. Walnut Street
Des Moines, Iowa 50319
www.iowaattorneygeneral.gov
888-777-4590

NY Bureau of Internet and Technology
28 Liberty Street
New York, NY 10005
www.dos.ny.gov/consumerprotection/
212.416.8433

NC Attorney General
9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov/protectingconsumers/
877-566-7226

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.