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November 20, 2024

VIA EMAIL (Idtheft@oag.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: Saint Thomas Aquinas High School Inc. District – Incident Notification

Dear Mr. Brown:

McDonald Hopkins PLC represents Saint Thomas Aquinas High School Inc. (“St. Thomas”). I am writing to provide notification of an incident at St. Thomas that may affect the security of personal information of approximately twenty-four (24) Maryland residents. By providing this notice, St. Thomas does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On or about July 16, 2024, St. Thomas experienced unauthorized access to our network. Upon learning of this issue, St. Thomas immediately initiated a prompt and thorough investigation. As part of our investigation, St. Thomas has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and comprehensive document review, we determined on October 22, 2024, that some personal information stored on our network may have been accessed and/or acquired by an unauthorized individual. The personal information contained with the impacted data included first and last name, Social Security number, financial account information, bank account numbers, credit card or debit card numbers, passport number, student number, medical information, and health insurance information. On November 15, 2024, St. Thomas located the most recent contact information for the impacted individuals.

To date, St. Thomas is not aware of any reports of identity fraud or financial fraud for any information as a direct result of this incident. Nevertheless, out of an abundance of caution, St. Thomas wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. St. Thomas is providing the affected residents with notification of this incident, commencing on or about November 20, 2024. The notice will be in substantially the same form as the letter attached hereto. St. Thomas is also offering the affected residents whose Social Security number was potentially impacted by the incident with complimentary credit monitoring services. St. Thomas is advising the affected residents to always remain vigilant in reviewing financial account statements and credit reports for fraudulent or irregular activity on a regular basis. St. Thomas is also advising the affected residents about the

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process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents were also provided with the contact information for the consumer reporting agencies, the Federal Trade Commission and the Maryland Attorney General.

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

If you have any additional questions, please contact me at (410) 456-2741 or spollock@mcdonaldhopkins.com.

Very truly yours,



Spencer S. Pollock

Encl.

St. Thomas Aquinas High School Inc.
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



Important Information Please Read Carefully

Dear [REDACTED]:

The privacy and security of the personal information we maintain is of the utmost importance to Saint Thomas Aquinas High School Inc. ("St. Thomas"). We are writing with important information regarding a recent data security incident that potentially involved some of your information. We want to provide you with information about the incident, inform you about the services 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 July 16, 2024, St. Thomas experienced unauthorized access to our network.

What We Are Doing.

Upon learning of this issue, we immediately initiated 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 comprehensive document review, we determined on October 22, 2024, that some of your personal information stored on our network may have been accessed and/or acquired by an unauthorized individual.

What Information Was Involved?

The potentially impacted information may include [REDACTED]

What You Can Do

To date, we are not aware of any reports that your information has been used for identity theft or financial fraud related to this incident. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To protect your identity from any potential misuse of your information, we are offering complimentary access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in the event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services. For more information on identity theft prevention and the credit monitoring services, including instructions on how to activate your complimentary twelve (12)-month membership, please see the additional information provided in this letter.

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, obtaining a free credit report, and to the extent it is helpful, measures you can take to protect your medical information. 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

We are committed to maintaining the privacy of personal information in our possession and will continue to take many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line at [REDACTED]. This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available between the hours of 8:00 am to 8:00 pm Eastern Time, Monday through Friday, excluding some U.S. holidays.

Sincerely,

Saint Thomas Aquinas High School Inc.
[REDACTED]

- OTHER IMPORTANT INFORMATION -

1. Enrolling in Complimentary twelve (12)-Month Credit Monitoring.

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services:
[REDACTED]

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the complimentary twelve (12)-month credit monitoring services, we recommend that you place an initial one-year "fraud alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. 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.

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

3. Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. 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
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(800) 349-9960
(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'll 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.



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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.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. 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.

5. Protecting Your Medical Information.

We have no information to date indicating that your medical information involved in this incident was or will be used for any unintended purposes. As a general matter, however, the following practices can help to protect you from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your “explanation of benefits statement” which you receive from your health insurance company. Follow up with your insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or the care provider for any items you do not recognize.

6. 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.

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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.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.

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.



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