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December 9, 2024

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

Maryland 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 Association of Christian Schools International located at P.O. Box 62249, Colorado Springs, CO 80962, and write to inform you of a data security incident. By providing this notice, Association of Christian Schools International does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On July 8, 2024, Association of Christian Schools International experienced a network disruption that impacted certain systems. Upon discovery, Association of Christian Schools International took immediate action to address and investigate the event, which included engaging third-party specialists to assist with determining the nature and scope of the incident. The investigation determined that information maintained on Association of Christian Schools International's network may have been acquired by an unauthorized actor between July 5, 2024, and July 8, 2024. Association of Christian Schools International then began a review of the contents of the potentially affected data to determine the type of information contained within and to whom that information related. On September 23, 2024, following a thorough investigation, Association of Christian Schools International completed its review and determined that limited information related to individuals was contained within the potentially affected data. Association of Christian Schools International then worked to locate accurate address information in order to provide notice to individuals regarding the incident and that review was completed on November 8, 2024. Through that review, Association of Christian Schools International confirmed that information related to 108 Maryland residents may have been acquired in connection with this incident. The potentially impacted information relating to the individuals included their name in combination with their Social Security number.

On December 9, 2024, Association of Christian Schools International provided written notice of this incident to the potentially impacted Maryland residents pursuant to Maryland law. The notice letter included an offer of complimentary credit monitoring and identity protection services for twelve (12) months. The notice letter sent to the individual is substantially similar to the letter attached hereto as Exhibit A.

Please contact me should you have any questions.

Very truly yours,



Damon Barhorst, Esq.
CIPRIANI & WERNER, P.C.

Exhibit A



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

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

December 9, 2024

<<Variable Header>>

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

Association of Christian Schools International is writing to inform you of an incident that may have involved some of your personal information. We take the privacy and security of data in our care very seriously and are providing information about the incident, our response, and steps you can take to help protect your information.

What Happened? On July 8, 2024, we experienced a network disruption that impacted certain systems. Upon discovery, we took immediate action to address and investigate the event, which included engaging third-party specialists to assist with determining the nature and scope of the incident. The investigation determined that limited information maintained on our network may have been acquired by an unauthorized actor between July 5, 2024, and July 8, 2024. We then began a review of the contents of the potentially affected data to determine the type of information contained within and to whom that information related. On September 23, 2024, following a thorough investigation, we determined that limited information related to individuals was contained within the potentially affected data. We then worked to locate accurate address information in order to provide you with this notice, and our address review was recently completed on November 8, 2024.

What Information Was Involved? The potentially affected information may have included your first and last name, in combination with your <<Variable Data>>.

What We Are Doing: We have taken steps to address the event and are committed to protecting the information that you have entrusted to us. Upon learning of this incident, we immediately took steps to secure our systems and to enhance the security of our network. As an additional safeguard for your information, we arranged for you to enroll, at no cost to you, in an online credit monitoring service for <<12/24>> months. Due to state and federal privacy laws, we cannot enroll you directly. If you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself and additional information regarding how to enroll is enclosed.

What You Can Do: In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have also provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft.

For More Information: Should you have any questions or concerns, please contact IDX at 1-866-840-1464 between the hours of 9 AM and 9 PM Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "John Klingstedt", with a long horizontal flourish extending to the right.

John Klingstedt
Chief Operating Officer

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Credit Monitoring Instructions



1. Website and Enrollment. We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-866-840-1464, going to <https://app.idx.us/account-creation/protect>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is March 9, 2025.

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 1-866-840-1464 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.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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 *Maryland* residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. 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 https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 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 contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 5 Rhode Island residents impacted by this incident.

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

Association of Christian Schools International may be contacted at P.O. Box 62249, Colorado Springs, CO 80962.