

CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

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December 11, 2024

Via Email

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

RE: Data Breach Notification

To Whom It May Concern:

We serve as counsel for Araca Holdings LLC (“Araca”) located at 545 West 45th Street, Floor 10, New York, NY 10036. We write to provide notification of a recent data breach. By providing this notice, Araca does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On July 15, 2024, Araca discovered unusual activity in an employee’s email account and began an investigation with the assistance of third-party specialists. Araca’s investigation determined there was unauthorized access to a single employee email account between March 22, 2024, and July 2, 2024. Therefore, with the assistance of third-party specialists, Araca conducted a review of the impacted data to determine the information contained therein and to whom it related.

On October 23, 2024, Araca completed its review and address verification process. The type of information identified in its review included first and last name in combination with Social Security number. Araca identified approximately two Maryland residents who may have been impacted by this incident.

In response to this incident, Araca conducted an investigation and reviewed its policies and procedures related to data protection. Additionally, Araca provided notice to the potentially impacted individuals on December 9, 2024, via U.S. mail. A copy of the notice is attached as **Exhibit A**. In an abundance of caution, Araca is offering complimentary credit monitoring and identity protection services to individuals who have been impacted.

Very truly yours,

CIPRIANI & WERNER, P.C.

By:

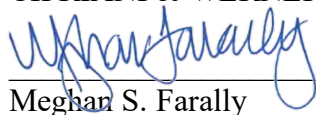

Meghan S. Farally

EXHIBIT A

Araca Holdings
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998

ARACA
GROUP

December 09, 2024

Dear [REDACTED]

We are writing to inform you of a cyber security event experienced by Araca Holdings ("Araca") that may have involved your information described below. While we have no evidence of attempted or actual misuse of any information, we are providing you with information about the incident, our response, and steps you can take to help protect your information, should you feel it appropriate to do so.

What Happened: On July 15, 2024, we discovered unusual activity in an employee's email account and began an investigation with the assistance of third-party specialists. Our investigation determined there was unauthorized access to a single employee email account between March 22, 2024, and July 2, 2024. Therefore, we conducted a review of the contents of the account to determine the information contained in the account and to whom it related.

What Information Was Involved: On October 23, 2024, we completed our initial review and began locating address information to notify potentially affected individuals. The information believed to be at risk included your first and last name together with the following: [REDACTED]

What We Are Doing: Upon discovery, we engaged third-party forensic specialists to investigate this matter. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, an online credit monitoring service for twelve months provided by Cyberscout, a TransUnion company. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

What You Can Do: 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 your accounts, please promptly contact your financial institution or company. Additionally, you can enroll to receive the complimentary credit monitoring services we are making available to you. You can also review the enclosed "Steps You Can Take to Help Protect Your Information" for additional resources.

For More Information: Should you have additional questions or concerns regarding this matter, please do not hesitate to contact us at 1-800-405-6108 Monday to Friday between 8 AM and 8 PM (Eastern Standard Time). You may also write to us 545 West 45th Street, Floor 10, New York, NY 10036.

We take the privacy and security of the information in our care seriously, and sincerely regret any worry or inconvenience this incident may cause you and your family.

Sincerely,

Araca Holdings

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STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

In response to the incident, we are providing you with 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 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. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:



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.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements 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 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 www.marylandattorneygeneral.gov. Araca Holdings may be contacted at 545 West 45th Street, Floor 10, New York, NY 10036.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th St. NW Washington, D.C. 20001; 202-727-3400; and oag@dc.gov. Araca Holdings may be contacted at 545 West 45th Street, Floor 10, New York, NY 10036.

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 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 1 Rhode Island residents impacted by this incident.



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