OPOC.US

January 7, 2025

VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

Anthony G. Brown
Attorney General
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Incident Notification

Dear Attorney General Brown:

One-Point-Of-CARE ("OPOC") is writing on its own behalf and on behalf of its client, Fillmore Property Group, Ltd. ("FPG"), to notify you of an incident involving one Maryland resident. OPOC is located at 300 West Wilson Bridge Road, Suite 300, Worthington, Ohio 43085.

OPOC administers FPG's retirement benefits program. On November 27, 2024, an OPOC employee inadvertently emailed a spreadsheet containing certain employees' information to other current and former employees. Upon learning about this, OPOC immediately notified FPG and began an investigation. OPOC reviewed the spreadsheet and determined that it contained the name and Social Security number of one Maryland resident.

Today, January 7, 2025, OPOC is mailing a notification letter to the Maryland resident via United States Postal Service First-Class Mail. A sample copy of the notification letter is attached. OPOC is offering complimentary credit monitoring and identity theft protection services to the resident. OPOC also has provided the resident with a phone number the resident can call with questions about the incident.

OPOC has taken steps to prevent something like this from happening again. Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,
John Crow

«First_Name» «Last_Name»
«Address_1»
«City», «State» «Zip»
USA

01/07/2025

Dear «First_Name»:

One-Point-Of-CARE ("OPOC") understands the importance of protecting information. We are writing to inform you of an incident that involved your information. This letter explains what occurred, what we are doing in response, and what you can do.

OPOC is a vendor used to administer Fillmore Property Group, Ltd.'s ("FPG") retirement benefits program. We have your information because you are a current or former employee of FPG, and they provided us with your information in connection with the services we provide for the retirement benefits program.

We recently learned that on November 27, 2024, an OPOC employee inadvertently emailed a spreadsheet containing certain employees' information to other current and former employees. We reviewed the spreadsheet and determined that it contained some of your information, including your name and Social Security number.

We wanted to let you know what happened and to assure you that we take it seriously. We have arranged for you to receive two years of access to CyEx Identity Defense Total credit monitoring. This product is designed to detect potential misuse of your information and offers identity protection solutions aimed at promptly identifying and resolving any instances of identity theft. Activating this product will not impact your credit score negatively. For more information on identity theft prevention and CyEx Identity Defense Total, including instructions on how to activate your complimentary access, as well as some additional steps you can take in response, please review the pages that follow this letter.

We regret that this incident occurred and apologize for any inconvenience. We have taken steps to prevent something like this from happening again. If you have any questions, please contact Veronica Clark FPG at (614) 665-7507, Monday through Friday, between 9:00 a.m. and 5:00 p.m., Eastern Time. You may also contact OPOC at (800) 724-8802, option 2, Monday through Friday, between 8:00 a.m. and 5:00 p.m., Eastern Time.

Sincerely,
One-Point-Of-CARE

Identity Defense

«First_Name» «Last_Name»
Enter your Activation Code: «Activation_Code»
Enrollment Deadline: «Enrollment_Deadline»
Service Term: 2 Years

Identity Defense Total

Key Features

- 3-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- $1 Million Identity Theft Insurance**

Enrollment Instructions

To enroll in Identity Defense, visit app.identitydefense.com/enrollment/activate/opoc

1. **Enter your unique Activation Code «Activation_Code»**
   Enter your Activation Code and click 'Redeem Code'.
2. **Create Your Account**
   Enter your email address, create your password, and click 'Create Account'.
3. **Register**
   Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. **Complete Activation**
   Click 'Continue to Dashboard' to finish enrolling.

The deadline to enroll is «Enrollment_Deadline». After «Enrollment_Deadline», the enrollment process will close, and your Identity Defense code will no longer be active. **If you do not enroll by «Enrollment_Deadline», you will not be able to take advantage of Identity Defense, so please enroll before the deadline.**

If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at 1.866.622.9303.

*Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period.
**Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions

of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- **Equifax**, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- **Experian**, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- **TransUnion**, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-833-799-5355

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- **Federal Trade Commission,** Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active-Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com/credit-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 bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

One-Point-Of-CARE is located at 300 W Wilson Bridge Rd #300, Worthington, OH 43085 and can be reached at (800) 724-8802.

Additional information for residents of the following states:

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.marylandattorneygeneral.gov/