



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

James Cope
Office: (267) 930-4766
Fax: (267) 930-4771
Email: JCope@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

February 18, 2025

VIA E-MAIL

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

Re: Notice of Data Event

To Whom It May Concern:

We represent Christian Academy School System (“Christian Academy”) located at 700 S. English Station Road Louisville, KY 40245, and are writing to notify your office of an incident that may affect the security of certain information relating to certain Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Christian Academy does not waive any rights or defenses regarding the applicability of law, the applicability of the data event notification statute, or personal jurisdiction.

Nature of the Data Event

PowerSchool initially informed Christian Academy that it was not impacted by the ongoing PowerSchool data privacy event. However, on January 24, 2024, PowerSchool notified Christian Academy that it was in fact impacted by this event. Based on information provided, Christian Academy understands that between December 19, 2024, and December 28, 2024, certain Christian Academy student and teacher data was copied by an unknown actor. Christian Academy conducted a review of this data and identified name and Social Security number for certain Maryland residents.

Notice to Maryland Residents

On or about February 18, 2025, Christian Academy provided written notice of this incident to two (2) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon becoming aware of the event, Christian Academy moved quickly to investigate and respond, and identify potentially affected individuals. Christian Academy is also providing a complimentary offer of twenty-four (24) months of credit monitoring through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Christian Academy is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Christian Academy 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.

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

Contact Information

Should you have any questions regarding this notification or other aspects of this event, please contact us at (267) 930-4766.

Very truly yours,



James Cope of
MULLEN COUGHLIN LLC

JC1/jc2
Enclosure

EXHIBIT A

<<Return Mail Address>>

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

<<DATE>>

NOTICE OF DATA BREACH

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

PowerSchool, a software provider used by many schools around the country, including Christian Academy School System (“Christian Academy”), notified us that they experienced a security event which impacted data hosted on their systems. Based on the information provided to date by PowerSchool, we understand that the affected data may involve your personal information. We are providing you with information about PowerSchool’s event, our response, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? PowerSchool informed us that between December 19, 2024, and December 28, 2024, certain student and teacher data was accessed and downloaded by an unknown actor. We initiated an investigation to determine what happened and what information was affected. Through this investigation and based on the information provided by PowerSchool, we learned that information related to you was involved in this event. On January 24, 2024 PowerSchool confirmed that Christian Academy was impacted by this event.

What Information Was Involved? The personal information that was involved includes your name and Social Security number.

What We Are Doing. Upon becoming aware of this event, we confirmed the security of our data hosted by PowerSchool, initiated an investigation, and reviewed the information provided by PowerSchool to identify any individuals whose personal information may have been affected. As part of our ongoing commitment to the privacy of information in our care, we are reviewing our policies and procedures to further protect against similar events occurring in the future.

As an added precaution, PowerSchool is offering you credit monitoring and identity theft protection services for 24 months through Experian at no cost to you. Please note that you will not be automatically enrolled in these services. We encourage you to enroll in these services as we are not able to do so on your behalf. You can find information on how to enroll in these services in the enclosed *STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION*.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You may also enroll in the complimentary credit monitoring and identity theft protection services PowerSchool is offering. You may also review the information contained in the enclosed *STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION*.

For More Information. We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions or need assistance, PowerSchool has set up a toll-free call center, available at (833) 918-9464, from 8:00 a.m. - 8:00 p.m., Central Time, Monday through Friday, excluding major U.S. holidays. Please be prepared to provide the engagement number **B138812**. You may also write to us at 700 S. English Station Road Louisville, KY 40245

Sincerely,

Christian Academy

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring and Restoration

PowerSchool is offering two years of complimentary identity protection services to individuals whose information was involved. For adult students and educators, this offer will also include two years of complimentary credit monitoring.

Enrollment Instructions

- Ensure that you **enroll by May 30, 2025** (Your code will not work after this date at 5:59 UTC)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/plus>
- Provide your **activation code: CTYU949PRK**
- For over the phone assistance with enrollment or questions about the product, please contact Experian's customer care team at 833-918-9464
- Be prepared to provide **engagement number: B138812**
- Experian's call center hours are Monday through Friday, 8:00am through 8:00pm Central Time (excluding major US holidays.)

Details Regarding Your Experian Identityworks Credit Plus Membership

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should you wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	www.transunion.com/credit-freeze www.transunion.com/fraud-alerts
1-888-298-0045	1-888-397-3742	1- 833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion LLC Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion LLC Credit Freeze, P.O. Box 2000, Chester, PA 19016

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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 reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately [#] Rhode Island residents that may be affected by this event.