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Admitted in: Pennsylvania

March 28, 2025

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

RE: Notice of Security Incident

To Whom It May Concern:

We are writing to notify your office of a recent security incident on behalf of our client, Wolf Creek Water and Sewer Improvement District (“Wolf Creek”) that impacted (2) Maryland individuals..

On or around October 1, 2024, Wolf Creek became aware of suspicious activity involving an employee’s email account. Wolf Creek promptly initiated an investigation with the assistance of outside cybersecurity specialists to determine the potential scope and impact of the activity. Through the investigation, Wolf Creek learned the email account was accessed by an unknown individual without authorization on or around September 17, 2024. Wolf Creek undertook a comprehensive review of the data at risk to determine what information was at issue and to whom the information related. This investigation was completed on February 19, 2025.

The information involved in this incident varies depending on the individual and their relationship with Wolf Creek. However, for the two Maryland individuals involved, the impacted information including the individuals’ names, addresses, and Driver License or State ID Numbers.

Wolf Creek began notifying impacted individuals on March 28, 2025, through postal mail. Attached as **Exhibit A** is sample of the consumer notification letter for your reference.

Should you have any questions or concerns about this matter, please do not hesitate to contact me using the information provided below.

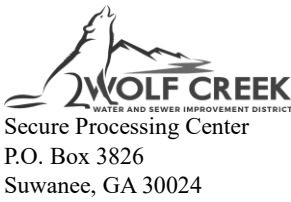
Best regards,

TROUTMAN PEPPER LOCKE LLP

A handwritten signature in black ink, appearing to read "Kaitlin J. Clemens". The signature is fluid and cursive, with a large initial "K" and a stylized "C" at the end.

Kaitlin J. Clemens

EXHIBIT A



Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

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

<<Country>>

***Postal IMB Barcode

Notice of Data Breach

<<Date>>

Dear <<Full Name>>,

Wolf Creek Water and Sewer Improvement District (“Wolf Creek”) is writing to inform you of a recent security incident that may have affected your personal information. While we are unaware of any reports of fraud or identity theft as a result of this incident, we encourage you to read this letter carefully as it contains important information regarding the incident, our response, and steps you can take to help protect your personal information.

What Happened?

On or around October 1, 2024, Wolf Creek became aware of suspicious activity involving an employee’s email account. Wolf Creek promptly initiated an investigation with the assistance of outside cybersecurity specialists to determine the potential scope and impact of the activity. Through the investigation, Wolf Creek learned the email account was accessed by an unknown individual without authorization on or around September 17, 2024. Wolf Creek undertook a comprehensive review of the data at risk to determine what information was at issue and to whom the information related. This investigation was completed on February 19, 2025.

What Information Was Involved?

After reviewing our records, we have determined the following information is involved: your name and <<Breached Elements>>.

What Are We Doing?

The confidentiality, privacy, and security of information maintained by Wolf Creek remains our top priority. Upon discovery, we moved quickly and diligently to investigate the incident, ensure the security of our environment, and identify whose information may be involved.

We strongly encourage you to review the steps outlined in this letter to protect your information and sign up for the services offered. Cybersecurity is an ongoing concern for everyone, as companies worldwide face cybersecurity threats. Individuals can better protect themselves by following the steps below.

What Can You Do?

Wolf Creek encourages you to consider the following recommendations to protect your personal information:

1. **Enroll in Complimentary Credit Monitoring and Identity Protection Services.** We have arranged for CyEx to provide you with access to Financial Shield Complete for <<CM Duration>>. This service provides access to the following:
 - 1-Bureau Credit Monitoring
 - Financial Transaction Monitoring
 - High-Risk Transaction Monitoring

- Bank & Financial Account Monitoring
- Home Title Monitoring
- Real-Time Authentication Alerts
- Fictitious Identity Monitoring
- Address Change Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Spend Tracking by Category
- Identity Theft Insurance

Enrollment Instructions: To enroll

- Visit <<Enrollment URL>>
- Enter your unique Activation Code: <<Activation Code>>
- Click ‘Redeem Code’
- Follow the prompts to create your account

The deadline to enroll is <<Enrollment Deadline>>. After <<Enrollment Deadline>>, the enrollment process will close, and your Financial Shield code will no longer be active. If you need assistance with the enrollment process or have questions regarding Financial Shield, please call Financial Shield directly at 866.622.9303.

2. **Review Your Accounts for Suspicious Activity.** We encourage you to remain vigilant by regularly reviewing your accounts and monitoring credit reports for suspicious activity.

3. **Order A Credit Report.** If you are a U.S. resident, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. Contact information for the nationwide credit reporting agencies is provided in the next section.

4. **Contact the Federal Trade Commission, Law Enforcement, and Credit Bureaus.** You may contact the Federal Trade Commission (“FTC”), your state’s Attorney General’s office, or law enforcement, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s websites at www.identitytheft.gov and www.ftc.gov/idtheft; call the FTC at (877) IDTHEFT (438-4338); or write to: FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

You may contact the nationwide reporting agencies at:

Equifax	Experian	TransUnion
P.O. Box 740241 Atlanta, GA 30374	P.O. Box 9701 Allen, TX 75013	P.O. Box 2000 Chester, PA 19022
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-916-8800

5. **Additional Rights Under the FCRA.** 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 agencies 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 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: (i) visiting https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf; or (ii) by writing to Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.

6. **Request Fraud Alerts and Security Freezes.** You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

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 Fraud Alert	Experian Fraud Alert	TransUnion Fraud Alert
P.O. Box 105069 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/ (800) – 525-6285	P.O. Box 9554 Allen, TX 75013 https://www.experian.com/fraud/center.html (888) 397-3742	P.O. Box 2000 Chester, PA 19016 https://www.transunion.com/fraud-alerts (888)-909-8872

In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze at no cost to you:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
P.O. Box 105788 Atlanta, GA 30348 https://www.equifax.com/personal/credit-report-services/credit-freeze/ 1-888-298-0045	P.O. Box 9554 Allen, TX 75013 http://experian.com/freeze 1-888-397-3742	P.O. Box 160 Woodlyn, PA 19094 http://www.transunion.com/creditfreeze 1-888-916-8800

Placing a security freeze prohibits the agency from releasing any information about your credit report without your written authorization. Security freezes must be placed separately at each of the three nationwide credit reporting agencies. When requesting a security freeze, you may need to provide the following information:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address, such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver's license, state identification card, or military identification.

After receiving your request, each agency will send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

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.

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.

Other Important Information.

1. **For California Residents.** Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.
2. **For Maryland Residents.** You can obtain information about avoiding identity theft from the Maryland Attorney General at: Maryland Office of the Attorney General Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023 (toll-free in Maryland), www.marylandattorneygeneral.gov. Wolf Creek can be reached at 801-745-3435 and is located at 2580 N Hwy 162 Suite A, Eden, UT 84310.

For More Information.

Safeguarding the information maintained by Wolf Creek remains a top priority and we sincerely regret any inconvenience or concern this event may cause you. If individuals have any questions relating to this incident, they are encouraged to contact our dedicated, toll-free number set up for this incident at 888-408-3550 Monday through Friday, from 9:00 a.m. to 9:00 p.m. Eastern time, excluding major U.S holidays.

Sincerely,

Wolf Creek Water and Sewer Improvement District