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October 31, 2022

Pasha Sternberg
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VIA E-MAIL (CONSUMER@AG.IOWA.GOV)

Consumer Protection Division
Security Breach Notifications
Office of the Attorney General of Iowa
1305 E. Walnut Street
Des Moines, Iowa 50319

Re: *Notification of Data Security Incident*

Dear Madam/Sir:

We represent Beyond 79, LLC (“Beyond 79”), in connection with an incident that involved the personal information of Iowa residents and provide this notice on behalf of Beyond 79 pursuant to IOWA CODE § 715C.1-2. This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While Beyond 79 is notifying you of this incident, Beyond 79 does not waive any rights or defenses relating to the incident or this notice, or the applicability of Iowa law on personal jurisdiction.

NATURE OF THE INCIDENT

On July 18, 2022, Beyond 79 discovered that certain files were deleted from its systems. Upon discovery, Beyond 79 promptly began an investigation, notified law enforcement, and engaged a leading cybersecurity firm to determine the scope of the incident and confirm the security of its systems. In course of the investigation, it was determined that the unauthorized persons accessed Beyond 79’s systems from July 11, 2022, to July 18, 2022, and deleted some customer personal information in certain file folders.

On September 8, 2022, Beyond 79 determined that the incident involved personal information which varied by customer but included names, addresses, Social Security numbers, driver’s license numbers, and/or financial banking information. Beyond 79 is not aware of any fraud or identity theft to these individuals as a result of this incident.

NOTIFICATION TO THE IOWA RESIDENTS

Beyond 79 determined that the accessed file folders contained the personal information of seven hundred forty-six (746) Iowa residents. Beyond 79 is sending notification to individuals via email



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correspondence starting on October 28, 2022 and ending on November 1, 2022. The notification letter includes information on ways the individuals can protect themselves against potential fraud and identity theft, as well as a telephone number they can call if they have any questions regarding the incident. For individuals whose Social Security and/or driver's license number were potentially involved in the incident the notification letter includes an offer for complimentary credit monitoring and identity theft protection. Enclosed is a sample of the notice sent to the Iowa residents.

STEPS TAKEN RELATING TO THE INCIDENT

Upon discovering the incident, Beyond 79 engaged a leading forensic cybersecurity firm to assist in its investigation and to confirm the security of its computer systems. Beyond 79 has taken steps to reduce the risk of this type of incident occurring in the future, including enhancing its technical security measures. As discussed above, Beyond 79 is notifying the potentially involved individuals, providing free credit monitoring services, and providing the individuals with information on how they can protect themselves against fraudulent activity and identity theft.

CONTACT INFORMATION

Please do not hesitate to contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Pasha Sternberg".

Pasha Sternberg

Enclosure

[Click here](#) to view this message in a browser window.



October 28, 2022

Dear [REDACTED]:

RE: NOTICE OF DATA BREACH

Beyond 79, LLC values and respects the privacy and security of your information, which is why we are writing to advise you of a recent incident that may have involved some of your personal information stored in our systems. This email provides additional information about the incident and guidance on what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? We recently discovered that certain files were deleted from our systems. Upon discovery, we promptly began an investigation, notified law enforcement, and engaged a leading cybersecurity firm to determine the scope of the incident and confirm the security of our systems. As part of our investigation, it was determined that the unauthorized persons accessed our systems from July 11, 2022, to July 18, 2022, and deleted some customer personal information in certain file folders.

What Information Was Involved? On September 8, 2022, we determined that the incident may have involved unauthorized access to your personal information that included your name, driver's license number or state identification number, date of birth, Social Security number, and banking information.

What We Are Doing. We take the privacy and security of our customers' personal information very seriously. We have taken steps to reduce the risk of this type of incident occurring in the future, including enhancing our technical security measures. Although we are not aware of any instances of fraud or identity theft involving your information, we are also offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this email.**

What You Can Do. While we have no evidence that your personal information has been misused, we encourage you to take advantages of the complimentary credit monitoring included in this email. You can also find more information on steps to protect yourself against identity theft or fraud under *Additional Important Information* below.

For More Information. We value the trust you place in us to protect your information, take our responsibility to safeguard your information seriously, and apologize for any inconvenience or concern this incident might cause. If you have any questions or concerns, please contact us at 844-427-4114 between 9am and 9pm Eastern, Monday-Friday.

Sincerely,

Beyond 79, LLC

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
2. Visit the **Experian IdentityWorks** website to enroll:
<https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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, Equifax and TransUnion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You

should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

This notification was not delayed by law enforcement.

Individuals interacting with credit reporting agencies have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting

https://files.consumerfinance.gov/f/documents/bcfp_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Rhode Island Residents: We believe that this incident affected 248 Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll-free in Vermont only).

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Our address is PO Box 6336, Portland, OR 97228-6336

If you do not wish to receive future email, [click here](#).
(You can also send your request to **Customer Care** at the street address above.)