



MULLEN  
COUGHLIN<sub>LLC</sub>  
ATTORNEYS AT LAW

Gregory J. Bautista  
Office: (267) 930-1509  
Fax: (267) 930-4771  
Email: [gbautista@mullen.law](mailto:gbautista@mullen.law)

1266 E. Main Street, Soundview Plaza,  
Suite 700 R  
Stamford, CT 06902

April 12, 2022

**VIA E-MAIL**

Office of the Attorney General of Iowa  
Consumer Protection Division  
Security Breach Notifications  
1305 E. Walnut Street  
Des Moines, Iowa 50319-0106  
E-mail: [consumer@ag.iowa.gov](mailto:consumer@ag.iowa.gov)

**Re: Supplemental Notice of Data Event**

Dear Sir or Madam:

Our office represents Marker Group, Inc. (“Marker”) located at 13105 Northwest Freeway, Suite 300 Houston, TX 77040. We write to supplement our March 14, 2022 notice to your office concerning an incident that may affect the privacy of personal information related to certain Iowa residents. Our prior submission is attached as *Exhibit A*. By providing this notice, Marker does not waive any rights or defenses regarding the applicability of Iowa law, the applicability of the Iowa data event notification statute, or personal jurisdiction.

Since providing the initial notice, Marker continued its extensive internal review of the files that may have been subject to unauthorized access. Marker has now completed its review and identified all individuals that could have been impacted by the incident. On April 12<sup>th</sup>, Marker provided notice of this incident to an additional approximate five (5) Iowa residents. The information related to these residents includes name, date of birth, Social Security number, and/or various types of medical records containing treatment and insurance information. Notice is being provided in substantially the same form as the letter attached as *Exhibit B*.

Marker is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for 12 months through TransUnion at no cost to the individuals. Marker is also providing potentially impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Additionally, Marker is providing individuals with information on how to place a fraud alert and

Office of the Attorney General

April 12, 2022

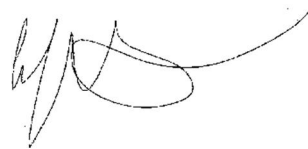
Page 2

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. Marker is also reporting this matter to regulators as required.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1509.

Very truly yours,

A handwritten signature in black ink, appearing to read 'G. Bautista', with a long, sweeping horizontal stroke extending to the right.

Gregory J. Bautista of  
MULLEN COUGHLIN LLC

Enclosures

# **EXHIBIT A**

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**From:** Colin Scanlon  
**Sent:** Monday, March 14, 2022 6:32 PM  
**To:** consumer@ag.iowa.gov  
**Cc:** John Mullen; Gregory Bautista; Marybeth Peluzzo  
**Subject:** The Marker Group - Notice of Data Event - IA  
**Attachments:** Marker - Notice of Data Event - IA.pdf

Dear Sir or Madam,

Please see the attached notice of data event.

Regards,

**Colin Scanlon**

**Attorney**

***Mullen Coughlin LLC***

426 W. Lancaster Avenue, Suite 200

Devon, PA 19333

(267) 930-4259 - Office

(570) 881-4987 - Mobile

[cscanlon@mullen.law](mailto:cscanlon@mullen.law)

<https://www.mullen.law/>

This email may be an attorney-client communication or otherwise confidential and privileged. If you are not the intended recipient, or received it in error, do not review or copy. Please immediately notify the sender and permanently delete/destroy the email and attachments.



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COUGHLIN<sup>LLC</sup>  
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Gregory J. Bautista  
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Email: [gbautista@mullen.law](mailto:gbautista@mullen.law)

1266 E. Main Street, Soundview Plaza,  
Suite 700 R  
Stamford, CT 06902

March 14, 2022

**VIA E-MAIL**

Office of the Attorney General of Iowa  
Consumer Protection Division  
Security Breach Notifications  
1305 E. Walnut Street  
Des Moines, Iowa 50319-0106  
E-mail: [consumer@ag.iowa.gov](mailto:consumer@ag.iowa.gov)

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent Marker Group, Inc. (“Marker”) located at 13105 Northwest Freeway, Suite 300 Houston, TX 77040, and are writing to notify your office of an incident that may affect the security of some personal information relating to eight hundred twenty (820) Iowa residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Marker does not waive any rights or defenses regarding the applicability of Iowa law, the applicability of the Iowa data event notification statute, or personal jurisdiction.

**Nature of the Data Event**

Marker provides litigation support services to law firms in the United States, including hosting data for law firms’ share and access during the course of a lawsuit. The information involved in this event is associated with third party lawsuits for which Marker provides litigation support services.

On September 3, 2021, Marker discovered suspicious activity on certain systems in its computer network. As a result, Marker immediately worked to secure its environment and, with the assistance of third-party computer specialists, launched an investigation to determine the nature and scope of the activity. On or about September 10, 2021, the investigation determined that certain files in Marker’s systems may have been accessed by an unknown, unauthorized third party.

Marker therefore began a lengthy and thorough review of the folders and its internal files and systems in order to identify the information that was potentially impacted and to whom it related. On December 23, 2021, Marker notified all individuals that could be identified as being potentially impacted at the time. Marker also posted notice of the incident on its website and issued a nationwide press release.

Marker continued to diligently review the information and reconcile the impacted information with its internal records in furtherance of identifying the individuals to whom the data relates and the appropriate contact information for those individuals. Importantly, there is no indication that individuals' specific information was or will be misused. However, Marker is notifying all potentially impacted individuals out of an abundance of caution. The information that could have been subject to unauthorized access includes name, date of birth, Social Security number, and/or various types of medical records containing treatment and insurance information.

### **Notice to Iowa Residents**

On March 14, 2022, Marker mailed written notice of this incident to affected individuals which includes eight hundred twenty (820) Iowa 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 discovering the event, Marker moved quickly to investigate, respond to the incident, assess the security of its systems and notify potentially affected individuals. Marker also implemented additional safeguards to strengthen its security. Marker is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for 12 months through TransUnion at no cost to the individuals.

Additionally, Marker is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Marker 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. Marker is also notifying regulators as required.

Office of the Attorney General

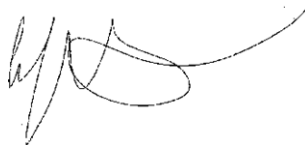
March 14, 2022

Page 3

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1509.

Very truly yours,

A handwritten signature in black ink, appearing to read 'G. Bautista', with a long horizontal flourish extending to the right.

Gregory J. Bautista of  
MULLEN COUGHLIN LLC

GJB:mf1  
Enclosure

# **EXHIBIT A**

To the March 14, 2022 Submission





Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<Mail ID>>  
<<Name 1>>  
<<Name 2>>  
<<Address 1>>  
<<Address 2>>  
<<Address 3>>  
<<Address 4>>  
<<Address 5>>  
<<City>><<State>><<Zip>>  
<<Country>>

<<Date>>

**Notice of Data** <<Variable Header>>

The Marker Group is writing to make you aware of an incident that may affect the privacy of some of your information. Marker Group provides litigation support services to law firms in the United States, including hosting data for law firms to share and access during the course of a lawsuit. You are receiving this letter because you are associated with a litigation matter in which your personal information was involved. This letter provides details of the incident, our response, and resources available to you to help protect your information, should you feel it is appropriate to do so.

**What Happened?** On September 3, 2021, Marker Group discovered suspicious activity on certain systems in our computer network. As a result, we immediately worked to secure our environment and, with the assistance of third-party computer specialists, launched an investigation to determine the nature and scope of the activity. On or about September 10, 2021, the investigation determined that certain files on our systems may have been accessed by an unknown, unauthorized third party. We immediately began a review of the potentially impacted files and our internal systems to identify the information involved and to whom it related. Unfortunately, on <<Variable Date>>, we determined that certain files containing your information could have been accessed during the event. While there is no indication that your specific information was or will be misused, we are notifying all potentially impacted individuals out of an abundance of caution.

**What Information was Involved?** Our investigation determined that the following types of information related to you may have been impacted: name, date of birth, Social Security number, and/or various types of medical records containing treatment and insurance information.

**What we are Doing.** We take this incident and the security of information in our care very seriously. Upon discovering this incident, we immediately took steps to review and reinforce the security of our systems. We are reviewing our existing security policies and have implemented additional measures to further protect against similar incidents moving forward. We are notifying potentially impacted individuals, including you, so that you may take steps to protect your information.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for <<CM Length>> months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. Individuals who wish to receive these services must enroll by following the enrollment instructions in the enclosed “*Steps You Can Take to Help Protect Your 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 Explanation of Benefits and free credit reports for suspicious activity and to detect errors. Please also review the information contained in the enclosed “*Steps You Can Take to Help Protect Your Information.*”

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call us at 855-604-1716 Monday through Friday, between 9:00 AM and 9:00 PM Eastern time. We take this incident very seriously and sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in cursive script that reads "Melissa Ruzicka".

Melissa Marker Ruzicka  
Vice President  
The Marker Group

## ***STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION***

### **Enroll in Credit and Identity Monitoring**

To enroll in this service, go directly to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code << Insert static 6-digit Telephone Pass Code >> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Once you are enrolled, you will be able to obtain <<CM Length>> months of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes the ability to lock and unlock your TransUnion credit report online, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You can sign up for the *myTrueIdentity* online Credit Monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion®, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your *myTrueIdentity* online credit monitoring benefits, need help with your online enrollment, or need help accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am- 9pm, Saturday-Sunday: 8am-5pm Eastern time.

### **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 your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one 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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you will need to provide 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 you are a victim of identity theft.

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

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion 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 Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

**Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your 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, DC 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). The Marker Group is located at 13105 Northwest Fwy Suite 300, Houston, TX 77040.

*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](http://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](http://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](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<RI count>> Rhode Island residents impacted by this incident.

# **EXHIBIT B**



Return Mail Processing Center  
 P.O. Box 6336  
 Portland, OR 97228-6336

<<Mail ID>>  
 <<Name 1>>  
 <<Name 2>>  
 <<Address 1>>  
 <<Address 2>>  
 <<Address 3>>  
 <<Address 4>> <<Date>>  
 <<Address 5>>  
 <<City>><<State>><<Zip>>  
 <<Country>>

**Notice of Data** <<Variable Header>>

The Marker Group is writing to make you aware of an incident that may affect the privacy of some of your information. Marker Group provides litigation support services to law firms in the United States, including hosting data for law firms to share and access during the course of a lawsuit. You are receiving this letter because you are associated with a litigation matter in which your personal information was involved. This letter provides details of the incident, our response, and resources available to you to help protect your information, should you feel it is appropriate to do so.

**What Happened?** On September 3, 2021, Marker Group discovered suspicious activity on certain systems in our computer network. As a result, we immediately worked to secure our environment and, with the assistance of third-party computer specialists, launched an investigation to determine the nature and scope of the activity. On or about September 10, 2021, the investigation determined that certain files on our systems may have been accessed by an unknown, unauthorized third party. We immediately began a review of the potentially impacted files and our internal systems to identify the information involved and to whom it related. Unfortunately, on <<Variable Date>>, we determined that certain files containing your information could have been accessed during the event. While there is no indication that your specific information was or will be misused, we are notifying all potentially impacted individuals out of an abundance of caution.

**What Information was Involved?** Our investigation determined that the following types of information related to you may have been impacted: name, date of birth, Social Security number, and/or various types of medical records containing treatment and insurance information.

**What we are Doing.** We take this incident and the security of information in our care very seriously. Upon discovering this incident, we immediately took steps to review and reinforce the security of our systems. We are reviewing our existing security policies and have implemented additional measures to further protect against similar incidents moving forward. We are notifying potentially impacted individuals, including you, so that you may take steps to protect your information.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for <<CM Length>> months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies. Individuals who wish to receive these services must enroll by following the enrollment instructions in the enclosed “*Steps You Can Take to Help Protect Your 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 Explanation of Benefits and free credit reports for suspicious activity and to detect errors. Please also review the information contained in the enclosed “*Steps You Can Take to Help Protect Your Information.*”

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call us at 855-604-1716 Monday through Friday, between 9:00 AM and 9:00 PM Eastern time. We take this incident very seriously and sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in cursive script that reads "Melissa Ruzicka".

Melissa Marker Ruzicka  
Vice President  
The Marker Group

## ***STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION***

### **Enroll in Credit and Identity Monitoring**

To enroll in this service, go directly to the *myTrueIdentity* website at [www.mytrueidentity.com](http://www.mytrueidentity.com) and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code << Insert static 6-digit Telephone Pass Code >> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

Once you are enrolled, you will be able to obtain <<CM Length>> months of unlimited access to your TransUnion credit report and VantageScore® credit score by TransUnion. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion®, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The service also includes the ability to lock and unlock your TransUnion credit report online, access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

You can sign up for the *myTrueIdentity* online Credit Monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have credit file at TransUnion®, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

If you have questions about your *myTrueIdentity* online credit monitoring benefits, need help with your online enrollment, or need help accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am- 9pm, Saturday-Sunday: 8am-5pm Eastern time.

### **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 your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your 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 you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one 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 your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report 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 security freeze, you will need to provide 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 you are a victim of identity theft.



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

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion 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 Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

**Additional Information**

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://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. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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 and your 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, DC 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us). The Marker Group is located at 13105 Northwest Fwy Suite 300, Houston, TX 77040.

*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](http://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](http://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](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<RI count>> Rhode Island residents impacted by this incident.