



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

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1275 Drummers Lane, Suite 302
Wayne, PA 19087

April 1, 2019

INTENDED FOR ADDRESSEE(S) ONLY

VIA U.S. MAIL

Attorney General Gordon J. MacDonald
Office of the New Hampshire Attorney General
Attn: Security Breach Notification
33 Capitol Street
Concord, NH 03301

Re: Notice of Data Event

Dear Attorney General MacDonald:

We represent CM Group Holdings, Inc. d/b/a Creative Memories ("Creative Memories"), headquartered at 640 60th Street South, St. Cloud, MN 56301, and are writing to provide notice to your office of an incident that may affect the security of personal information relating to certain New Hampshire residents. This notice may be supplemented if significant new facts are learned subsequent to its submission. By providing this notice, Creative Memories does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data incident notification statute, or personal jurisdiction.

Nature of the Data Event

On or about February 19, 2019, Creative Memories identified suspicious activity regarding its online payment processing platform. Creative Memories immediately launched an investigation with the assistance of a third-party forensic firm to determine the nature and scope of the activity. On or about March 4, 2019, the forensic investigation determined that customer credit and debit card information for certain transactions that occurred on Creative Memories' e-commerce website between February 10, 2019 and February 14, 2019, and between the hours of 8:46 and 14:16 UTC on February 19, 2019 may have been subject to unauthorized access and/or acquisition. This incident only affected transactions wherein the purchasers manually keyed in their card information, and did not affect transactions using stored or vaulted cards through PayPal.

Through this investigation, Creative Memories also determined that an employee's computer was accessed without authorization between January 31, 2019 and February 6, 2019, and that an unauthorized actor may have accessed a folder containing certain Social Security numbers of individuals who serve as online salespersons – Advisors – for Creative Memories.

Mullen.law

STATE OF NH
DEPT OF JUSTICE
2019 APR -5 PM 12:25

The information that could have been subject to unauthorized access includes customer names, credit or debit card numbers, card expiration dates, and card security numbers or CVV. Certain Advisors' Social Security numbers may have also been impacted.

Notice to New Hampshire Residents

On or about April 1, 2019, Creative Memories provided written notice of this incident to all potentially affected individuals, which includes nine (9) New Hampshire residents. Creative Memories has also extended an offer of 12 months of complimentary credit monitoring to individuals whose Social Security numbers were potentially impacted. Written notice is being provided in substantially the same form as the letter attached hereto as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, Creative Memories moved quickly to investigate the incident, minimize risk to the information, and to provide the affected individuals with notice of this incident. Creative Memories is working to implement additional safeguards on its site and with its employees, and continues to monitor its e-commerce environment to guard against suspicious activity.

Additionally, Creative Memories is providing all 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. Creative Memories is providing individuals with potentially impacted Social Security numbers with complimentary credit monitoring services. Creative Memories is also providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, 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. Creative Memories has reported this incident to the credit card companies. Creative Memories is also providing written notice of this incident to other state regulators and the consumer reporting agencies, as required.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at 267-930-4798.

Very truly yours,



James E. Prendergast of
MULLEN COUGHLIN LLC

JEP:hph
Enclosure

EXHIBIT A



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

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

April 1, 2019

Re: Notice of Data Breach

Dear <<Name 1>>:

CM Group Holdings, Inc. d/b/a Creative Memories ("Creative Memories"), recently discovered an incident may have affected the security of your personal information. We take this incident seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about February 19, 2019, Creative Memories identified suspicious activity on our network. Creative Memories immediately launched an investigation, with the assistance of a third-party forensic firm, to determine the nature and scope of the activity. Through this investigation, Creative Memories determined that an employee's computer was accessed without authorization between January 31, 2019 and February 6, 2019, and that an unauthorized actor may have accessed a file containing your Social Security number. While the investigation was unable to definitively confirm whether Social Security numbers were accessed or taken, Creative Memories is notifying you in an abundance of caution because we have confirmed that your Social Security number was contained within a folder on the impacted computer, and your information may be affected.

What Information Was Involved? The information potentially affected includes your name and Social Security number.

What We Are Doing. We take the security of personal information in our care seriously. We have security measures in place to protect the data on our systems and we are working to implement additional safeguards with our employees to safeguard the privacy and security of information in our care. We will be reporting this incident to certain state regulators as required.

We are providing you with information you can use to better protect against identity theft and fraud, as well as access to <<12 or 24>> months of complimentary credit monitoring and identity restoration services through TransUnion. Instructions for enrolling in the credit monitoring services and information on how to better protect against identity theft and fraud are included in the attached "Steps You Can Take to Protect Your Information."

What You Can Do. Please review the enclosed "Steps You Can Take to Protect Your Information." You can also enroll to receive the complimentary credit monitoring and identity restoration services offered to you in this letter.

For More Information. We understand that you may have questions that are not addressed in this notice. If you have additional questions or concerns, please email AskUs@CreativeMemories.com or call 320-281-1424. This line is available Monday through Friday from 8:30 am to 4:30 pm CT, excluding major national holidays.

We apologize for any inconvenience or concern this incident may cause you.

Yours Sincerely,

Caleb

Steps You Can Take to Protect Your Information

Enroll in Credit Monitoring.

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for <<12 or 24>> months provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following 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.

You can sign up for the online or offline credit monitoring service anytime between now and **July 31, 2019**. 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 a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain <<12 or 24>> months of unlimited access to your TransUnion credit report and credit score. 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 access to an identity restoration program that provides assistance in the event that 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.)

Monitor Your Accounts/Credit Reports. We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
PO Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 agencies listed below:

Experian

P.O. Box 2002
Allen, TX 75013
1-888-397-3742

www.experian.com/fraud/center.html

TransUnion

P.O. Box 2000
Chester, PA 19016
1-800-680-7289

www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

Although we have no reason to believe that your personal information has been used to file fraudulent tax returns, you can contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

For More Information. You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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 North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, www.ncdoj.gov.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

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 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 a 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, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



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

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

April 1, 2019

Re: Notice of Data Breach

Dear <<Name 1>>:

CM Group Holdings, Inc. d/b/a Creative Memories ("Creative Memories"), recently discovered that some customer credit and debit card data may have been compromised on our website, and that this incident may have affected the security of your personal information. This incident may have affected credit and debit card information that was manually keyed in on our website between February 10, 2019 and February 14, 2019 and during a brief period on February 19, 2019 and did not impact previously vaulted/stored cards or transactions using PayPal as a method of payment. We take this incident seriously and are providing you with information and access to resources so that you can protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about February 19, 2019, Creative Memories identified suspicious activity regarding our online payment processing platform. Creative Memories immediately launched an investigation, with the assistance of a third-party forensic firm, to determine the nature and scope of the activity. On or about March 4, 2019, the forensic investigation determined that customer credit and debit card information manually keyed in for transactions that occurred on Creative Memories' website between February 10-14, 2019, or during a brief period on February 19, 2019 may have been subject to unauthorized access and/or acquisition. While the investigation was unable to definitively confirm whether card data was accessed or taken, Creative Memories is notifying you in an abundance of caution because we have confirmed that your credit or debit card was keyed in during ordering on our website in the relevant time period, and your information may be affected.

What Information Was Involved? The information potentially affected includes your name, credit or debit card number, expiration date, and card security code number or CVV.

What We Are Doing. We take the security of personal information in our care seriously. We have security measures in place to protect the data on our systems and we are working to implement additional safeguards on our site and with our employees to safeguard the privacy and security of information in our care. This incident has been reported to your credit card company, and we will be reporting this incident to certain state regulators as required.

What You Can Do. Please review the enclosed "Steps You Can Take to Protect Your Information." In addition, we advise you to promptly report any suspected fraud to your credit card company and/or bank, as well as your local law enforcement and/or state Attorney General.

For More Information. We understand that you may have questions that are not addressed in this notice. If you have additional questions or concerns, please email AskUs@CreativeMemories.com or call 320-281-1424. This line is available Monday through Friday from 8:30 am to 4:30 pm CT, excluding major national holidays.

We apologize for any inconvenience or concern this incident may cause you.

Yours sincerely,

Caleb

Steps You Can Take to Protect Your Information

We encourage you to remain vigilant against incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. Under U.S. law you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security 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 security 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 security freeze on your credit report. Should you wish to place a security freeze, please contact the major consumer reporting agencies listed below:

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Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

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www.transunion.com/credit-freeze

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Atlanta, GA 30348-5788
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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

As an alternative to a security freeze, you have the right to place an initial or extended "fraud alert" on your 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 agencies listed below:

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1-888-397-3742
www.experian.com/fraud/center.html

TransUnion

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1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008
www.equifax.com/personal/credit-report-services

Although we have no reason to believe that your personal information has been used to file fraudulent tax returns, you can contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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.

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For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

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 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 a 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, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.



Return Mail Processing Center
P.O. Box 6336
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<<Name 1>>
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April 1, 2019

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While the investigation was unable to definitively confirm whether card data or Social Security numbers were accessed or taken, Creative Memories is notifying you in an abundance of caution because we have confirmed that your credit or debit card was keyed in during ordering on our website during the relevant time period, your Social Security number was contained within a file on the impacted computer, and your information may be affected.

What Information Was Involved? The information potentially affected includes your name, credit or debit card number, expiration date, card security code number or CVV, and Social Security number.

What We Are Doing. We take the security of personal information in our care seriously. We have security measures in place to protect the data on our systems and we are working to implement additional safeguards on our site and with our employees to safeguard the privacy and security of information in our care. This incident has been reported to your credit card company, and we will be reporting this incident to certain state regulators as required.

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What You Can Do. Please review the enclosed "Steps You Can Take to Protect Your Information." In addition, we advise you to promptly report any suspected fraud to your credit card company and/or bank, as well as your local law enforcement and/or state Attorney General. You can also enroll to receive the complimentary credit monitoring and identity restoration services offered to you in this letter.

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To enroll in this service, go to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following 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.

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www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax

P.O. Box 105069
Atlanta, GA 30348
1-888-766-0008

www.equifax.com/personal/credit-report-services

Although we have no reason to believe that your personal information has been used to file fraudulent tax returns, you can contact the IRS at www.irs.gov/Individuals/Identity-Protection for helpful information and guidance on steps you can take to address a fraudulent tax return filed in your name and what to do if you become the victim of such fraud. You can also visit www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft for more information.

For More Information. You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338); 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 North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, www.ncdoj.gov.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.

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 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 a 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, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.