# RECEIVED

FEB 25 2020

MULLEN COUGHLINLLC

CONSUMER PROTECTION

Ryan C. Loughlin Office: (267) 930-4786 Fax: (267) 930-4771 Email: rloughlin@mullen.law 1275 Drummers Lane, Suite 302 Wayne, PA 19087

February 21, 2020

# **INTENDED FOR ADDRESSEE(S) ONLY**

VIA U.S. MAIL

Consumer Protection Bureau Office of the New Hampshire Attorney General 33 Capitol Street Concord, NH 03301

## Re: <u>Notice of Data Event</u>

Dear Sir or Madam:

We represent Lancaster Archery Supply, Inc. ("Lancaster Archery"), 21 Graybill Road, Leola, PA 17540. We write to notify you of an incident that may affect the security of payment card information relating to twenty-eight (28) New Hampshire 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, Lancaster Archery does not waive any rights or defenses regarding the applicability of New Hampshire law, the applicability of the New Hampshire data event notification statute, or personal jurisdiction.

## Nature of the Data Event

On or about January 10, 2020, Lancaster Archery became aware of unusual activity relating to its ecommerce websites. Specifically, Lancaster Archery discovered unauthorized code on its e-commerce websites. Lancaster Archery immediately began an investigation, with the assistance of third-party forensic investigators, and removed the code from its websites. On January 28, 2020, the investigation determined information used at www.lancasterarchery.com that certain payment card and www.lancasterarcherydealer.com between December 9, 2019 and January 10, 2020 could have been accessed by an unauthorized third party. It appears that this code was inserted following an event with Lancaster Archery's third-party developer.

The investigation determined that the code was capable of collecting certain payment card information, including the cardholder's name, credit or debit card number, expiration date, and CVV for payment cards used at www.lancasterarchery.com and www.lancasterarcherydealer.com between December 9, 2019 and

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Office of the New Hampshire Attorney General February 21, 2020 Page 2

January 10, 2020. This event only impacted credit card information entered online during this window. Lancaster Archery does not store credit card numbers.

#### Notice to New Hampshire Residents

On or about February 21, 2020, Lancaster Archery provided written notice of this incident to affected individuals, which includes twenty-eight (28) New Hampshire residents. Written notice is being provided in substantially the same form as the letters attached here as *Exhibit A*.

#### Other Steps Taken and To Be Taken

Upon discovering the event, Lancaster Archery moved quickly to investigate and respond to the incident, assess the security of Lancaster Archery systems, and notify potentially affected individuals. Lancaster Archery Supply is reviewing its security measures against the highest Payment Card Industry compliance requirements. Further, Lancaster Archery Supply has security measures in place to protect its customers' data, and is working to implement additional safeguards to ensure the privacy and security of the information in its care, including increased system monitoring, alerting and other system hardening measures. Lancaster Archery is providing access to credit monitoring services for twelve (12) months through Equifax to individuals whose personal information was potentially affected by this incident, at no cost to these individuals. Moreover, Lancaster is working with federal law enforcement in connection with this matter.

Additionally, Lancaster Archery 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. Lancaster Archery 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.

#### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4786.

Very truly yours,

Ry-Joyhe

Ryan C. Loughlin of MULLEN COUGHLIN LLC

RCL/jsj

# EXHIBIT A

Lancaster Archery Supply, Inc. Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336

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

<<Date>>>

#### Re: Notice of Data Breach

#### Dear <</Name 1>>,

I am writing to make you aware of a recent data privacy event that may affect the security of certain payment card information. We take this incident very 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? Lancaster Archery Supply recently became aware of unusual activity on our e-commerce websites. Specifically, on or about January 10, 2020, Lancaster Archery Supply discovered unauthorized malicious code on our e-commerce websites. We immediately began an investigation, with the assistance of third-party forensic investigators, and removed the malicious code from our websites. On January 28, 2020, upon completion of a thorough investigation, we determined that certain payment card information used at www.lancasterarchery.com and www.lancasterarcherydealer.com between December 9, 2019, and January 10, 2020, could have been accessed by an unauthorized third party. It appears that this malicious code was inserted following an event with our third-party developer. We no longer work with this organization.

What Information Was Involved? The investigation determined that the malicious code was capable of collecting certain payment card information, including the cardholder's name, credit or debit card number, expiration date, and CVV for payment cards used at www.lancasterarchery.com and www.lancasterarcherydealer.com between December 9, 2019, and January 10, 2020. This event only impacts credit card information entered online during this window. Lancaster Archery does not store credit card numbers.

What We Are Doing. We take the security of our customer's information very seriously and we apologize for the inconvenience this incident has caused our customers. Lancaster Archery Supply reviews our security measures against the highest Payment Card Industry compliance requirements. Further, Lancaster Archery Supply has security measures in place to protect your data, and we are working to implement additional safeguards to ensure the privacy and security of the information in our care, including increased system monitoring, alerting and other system hardening measures. We are also providing you with information about this event and about the steps you can take to better protect against misuse of your personal information, should you feel it appropriate to do so. Lastly, we are working with federal law enforcement and reporting this incident to certain state regulators, as required.

As an additional precaution, we are offering you access to twelve (12) months of complimentary credit monitoring and identity theft restoration services through Equifax at no cost to you. Details of this offer and instructions on how to enroll in the services are enclosed with this letter.

What You Can Do. Please review the enclosed "Steps You Can Take to Protect Your Information," which contains information on what you can do to better protect against possible misuse of your information.

*For More Information.* We recognize that you may have questions that are not addressed in this notice. If you have additional questions or concerns, please call us at 1-800-829-7408, Monday through Thursday 8 a.m. to 8 p.m., Friday 8 a.m. to 6 p.m., and Saturday 8 a.m. to 4 p.m. Eastern time. You can also write to us at 21 Graybill Road, Leola, PA 17540.

We sincerely regret the inconvenience this event may cause you. We remain committed to safeguarding customer information and will continue to take steps to ensure the security of our systems.

Sincerely,

Carole & Kauffeld

Carole Kaufhold CEO Lancaster Archery Supply, Inc.

#### **Enroll in Credit Monitoring**



Free 12 Month Activation Code: <<Activation Code>>

About the Equifax Credit Watch<sup>TM</sup> Gold with WebDetect identity theft protection product

Equifax Credit Watch Gold with WebDetect will provide you with an "early warning system" to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report<sup>™</sup>
- Ability to receive alerts if your Social Security number or credit card numbers are found on Internet trading sites via WebDetect<sup>1</sup>
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

How to Enroll: To sign up online for online delivery go to: www.myservices.equifax.com/goldscan
<u>Welcome Page</u>: Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.

- 2. <u>Register</u>: Complete the form with your contact information (name, gender, home address, date of birth, Social Security number, and telephone number) and click the "Continue" button.
- 3. <u>Create Account</u>: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use, and click the "Continue" button.
- 4. <u>Verify ID</u>: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. <u>Order Confirmation</u>: This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.
- 1. WebDetect will scan for your Social Security number (if you choose to) and up to 10 major credit/debit card numbers you provide. WebDetect scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that WebDetect is able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

\* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

#### **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 P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/ center.html TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/ credit-freeze Equifax P.O. 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 9554 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

#### Additional 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 Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; (888) 743-0023; and 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 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 Avenue NW, Washington, DC 20580.

For North Carolina residents, North Carolina residents may wish to review information provided by the North Carolina Attorney General, Consumer Protection Division at www.ncdoj.gov, by calling 877-566-7226, or writing to 9001 Mail Service Center, Raleigh, NC 27699.

**For Rhode Island residents**, the Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; 1-401-247-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are approximately 8 Rhode Island residents impacted by this incident.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.

Lancaster Archery Supply, Inc. Return Mail Processing Center P.O. Box 6336 Portland, OR 97228-6336

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

Re: Notice of Data Breach

Dear <<Name 1>>,

<<Date>>

The confidentiality and privacy of your personal information are among our highest priorities and we continue to take steps to enhance our security systems. Regrettably, Lancaster Archery Supply identified a security incident in January of this year that may affect the security of certain payment card information. We recognize this incident may cause you concern, and are committed to 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? Lancaster Archery Supply recently became aware of unusual activity on our e-commerce websites. Specifically, on or about January 10, 2020, Lancaster Archery Supply discovered unauthorized malicious code on our e-commerce websites. We immediately began an investigation, with the assistance of third-party forensic investigators, and removed the malicious code from our websites. On January 28, 2020, upon completion of a thorough investigation, we determined that certain payment card information used at www.lancasterarchery.com and www.lancasterarcherydealer.com between December 9, 2019, and January 10, 2020, could have been accessed by an unauthorized third party. It appears that this malicious code was inserted following an event with our third-party developer. We no longer work with this organization.

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What We Are Doing. We take the security of our customer's information very seriously and we apologize for the inconvenience this incident has caused our customers. Lancaster Archery Supply reviews our security measures against the highest Payment Card Industry compliance requirements. Further, Lancaster Archery Supply has security measures in place to protect your data, and we are working to implement additional safeguards to ensure the privacy and security of the information in our care, including increased system monitoring, alerting and other system hardening measures. We are also providing you with information about this event and about the steps you can take to better protect against misuse of your personal information, should you feel it appropriate to do so. Lastly, we are working with federal law enforcement and reporting this incident to certain state regulators, as required.

As an additional precaution, we are offering you access to twelve (12) months of complimentary credit monitoring and identity theft restoration services through Equifax at no cost to you. Details of this offer and instructions on how to enroll in the services are enclosed with this letter.

What You Can Do. Please review the enclosed "Steps You Can Take to Protect Your Information," which contains information on what you can do to better protect against possible misuse of your information.

*For More Information.* We recognize that you may have questions that are not addressed in this notice. If you have additional questions or concerns, please call us at 1-800-829-7408, Monday through Thursday 8 a.m. to 8 p.m., Friday 8 a.m. to 6 p.m., and Saturday 8 a.m. to 4 p.m. Eastern time. You can also write to us at 21 Graybill Road, Leola, PA 17540.

We sincerely regret the inconvenience this event may cause you. We remain committed to safeguarding customer information and will continue to take steps to ensure the security of our systems.

Sincerely,

Carole & Kauffild

Carole Kaufhold CEO Lancaster Archery Supply, Inc.

**Enroll in Credit Monitoring** 

of the product.



WebDetect identity theft protection product

Equifax Credit Watch Gold with WebDetect will

provide you with an "early warning system" to

changes to your credit file. Note: You must be over

age 18 with a credit file in order to take advantage

#### Free 12 Month Activation Code: <<Activation Code>>

About the Equifax Credit Watch<sup>TM</sup> Gold with Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax credit report
- 0 Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report<sup>TM</sup> 0
- Ability to receive alerts if your Social Security 0 number or credit card numbers are found on Internet trading sites via WebDetect 1
- Up to \$25,000 in identity theft insurance with 0 \$0 deductible, at no additional cost to you †
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

How to Enroll: To sign up online for online delivery go to: www.myservices.equifax.com/goldscan

- 1. Welcome Page: Enter the Activation Code provided at the top of this page in the "Activation Code" box and click the "Submit" button.
- Register: Complete the form with your contact information (name, gender, home address, date of 2. birth, Social Security number, and telephone number) and click the "Continue" button.
- 3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use, and click the "Continue" button.
- 4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- Order Confirmation: This page shows you your completed enrollment. Please click the "View My 5. Product" button to access the product features.
- WebDetect will scan for your Social Security number (if you choose to) and up to 10 major credit/debit card numbers you 1. provide. WebDetect scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that WebDetect is able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

\* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

#### 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 P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/ center.html TransUnion P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/ credit-freeze Equifax P.O. 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 9554 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

#### **Additional 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 Maryland residents, the Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; (888) 743-0023; and 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 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 Avenue NW, Washington, DC 20580.

For North Carolina residents, North Carolina residents may wish to review information provided by the North Carolina Attorney General, Consumer Protection Division at www.ncdoj.gov, by calling 877-566-7226, or writing to 9001 Mail Service Center, Raleigh, NC 27699.

**For Rhode Island residents**, the Rhode Island Attorney General can be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; 1-401-247-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are approximately 8 Rhode Island residents impacted by this incident.

For New York residents, the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; https://ag.ny.gov/.