

RECEIVED

JUL 25 2023



July 20, 2023

**By Mail**

Office of the Attorney General  
Consumer Protection Bureau  
33 Capitol St.  
Concord, NH 03301

To Whom It May Concern:

We are writing on behalf of Orrick, Herrington & Sutcliffe, LLP ("Orrick") to provide supplemental notice of a security event, which we notified your Office about on June 30, 2023. Orrick is a law firm, headquartered at 405 Howard Street, San Francisco, CA 94105. Orrick is making this supplemental notification on behalf of Delta Dental of California ("Delta Dental").

On March 13, 2023, Orrick detected that an unauthorized third party gained remote access to a portion of its network, including a file share that Orrick used to store certain client files. Upon detection, Orrick immediately took steps to block the unauthorized access and initiated its response process, including launching an investigation of the incident with the support of a third-party forensics firm. Orrick also notified law enforcement. Orrick has identified no evidence of further unauthorized activity since detecting the security event on March 13.

Once Orrick identified the affected files, it began a process to determine what personal information was impacted, and to whom it belonged. Orrick recently determined that primarily between February 28, 2023 and March 13, 2023, the unauthorized actor obtained files containing personal information, including information belonging to Delta Dental. Delta Dental was informed about the incident, and Orrick then worked with Delta Dental to identify individuals with affected data and their contact information. A list of potentially impacted individuals was provided to Delta Dental on May 24, 2023 and Delta Dental has been working diligently with Orrick since that time to effectuate notifications. The information affected may have included:

. No Delta Dental insureds' financial account or payment card information was involved.

July 20, 2023

Orrick anticipates notifying 4 additional New Hampshire residents with impacted personal information on July 20, 2023. Orrick is offering these individuals of complimentary identity monitoring services, including credit monitoring and identity theft protection services. Orrick has also established a dedicated call center to answer questions.

In addition to these actions, Orrick deployed additional security measures and tools with the guidance of third-party experts to strengthen the ongoing security of its network. Orrick is not aware of any misuse of the affected personal information.

The information submitted herein is proprietary and confidential and should be afforded confidential treatment. If you have any questions, please do not hesitate to contact me at or .

Respectfully yours,

Aravind Swaminathan

Partner

Orrick, Herrington & Sutcliffe, LLP

Enclosure



Re: Notice of Data Breach

Dear

Orrick, Herrington & Sutcliffe, LLP ("Orrick") recently experienced a security event. Orrick has served as legal counsel for Delta Dental of California ("Delta Dental"), which manages or managed your dental insurance plan. During its representation, Orrick obtained information about you that was recently impacted in a security event on Orrick systems. Delta Dental systems were not impacted by this event. Please read this notice carefully, as it provides up-to-date information on what happened and what we are doing in response.

**What happened?**

On March 13, 2023, we detected that an unauthorized third party gained remote access to a portion of our network, including a file share that we used to store certain client files. Upon detection, we took immediate steps to block the unauthorized access and an investigation of the incident was launched with the support of leading outside cybersecurity experts. We also notified law enforcement. We recently determined that the unauthorized third party obtained files containing personal and protected health information primarily between February 28, 2023 and March 13, 2023, including information belonging to Delta Dental. Delta Dental was informed about the incident, and we have been working to identify individuals with affected data and their contact information. A list of potentially impacted individuals was provided to Delta Dental on May 24, 2023 and Delta Dental has been working diligently with Orrick since that time to effectuate notification.

**What information was involved?**

We recently determined that the information affected may have included: Your Social Security number and financial information were not involved.

**What are we doing?**

Orrick is offering of complimentary identity monitoring services through Kroll. To take advantage of these free identity monitoring services, please follow the instructions in Attachment A. You must activate by to receive these services.

In addition to these actions, Orrick deployed additional security measures and tools with the guidance of third-party experts to strengthen the ongoing security of its network.

**What can you do?**

Orrick is not aware of any misuse of your information. Your Social Security number and financial information, such as financial account information or credit card numbers, were not involved in this incident. It is always advisable to remain vigilant against attempts at identity theft or fraud, which includes carefully reviewing online and financial accounts, credit reports, and Explanations of Benefits ("EOBs") from your health insurers for suspicious activity. This is a best practice for all individuals. If you identify suspicious activity, you should contact the company that maintains the account on your behalf.

Additional information about how to help protect your identity is contained in Attachment B.

**For more information:**

Orrick has established a dedicated call center to answer questions. If you have any questions regarding this incident or the services available to you, please call [1-800-368-6888](#), Monday through Friday from 9:00am to 6:30pm Eastern Time, excluding major U.S. holidays. Callers who are deaf, hard-of-hearing, or speech-disabled may utilize their TeleTYpewriter (TTY) or Telecommunication Device (TDD) to access an operator at [1-800-368-6888](#) Monday through Friday from 9:00am to 6:30pm Eastern Time, excluding major U.S. holidays.

Sincerely,

Orrick Client Support

Orrick, Herrington & Sutcliffe, LLP

### **Attachment A - Identity Monitoring Services**

We have secured the services of Kroll to provide identity monitoring at no cost to you for . Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

#### **How to Activate Your Identity Monitoring Services**

Visit to activate and take advantage of your identity monitoring services.

You have until to activate your identity monitoring services.

Membership Number:

#### **Take Advantage of Your Identity Monitoring Services**

You've been provided with access to the following services<sup>1</sup> from Kroll:

**Single Bureau Credit Monitoring.** You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

**Fraud Consultation.** You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

**Identity Theft Restoration.** If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

<sup>1</sup>Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari, and Edge. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. If you are not 18 or older but are receiving this letter, please call <<TFN>> Monday through Friday from 9:00am to 6:30pm Eastern Time, excluding major U.S. holidays, to receive information regarding how to activate two years of complimentary minor identity monitoring services.

## **Attachment B – Information for U.S. Residents**

---

Below are additional helpful tips you may want to consider to help protect your personal information.

### **Review Your Credit Reports and Account Statements; Notify Law Enforcement of Suspicious Activity**

As a precautionary measure, we recommend that you remain vigilant by reviewing your credit reports and account statements closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or other company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact law enforcement, the Federal Trade Commission ("FTC") and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft, and you can contact the FTC at:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
<http://www.identitytheft.gov/>  
1-877-IDTHEFT (438-4338)

### **Copy of Credit Report**

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <https://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print this form at <https://www.annualcreditreport.com/manualRequestForm.action>. Credit reporting agency contact details are provided below.

Equifax:  
[equifax.com](http://equifax.com)  
[equifax.com/personal/credit-report-services](http://equifax.com/personal/credit-report-services)  
P.O. Box 740241  
Atlanta, GA 30374  
800-685-1111

Experian:  
[experian.com](http://experian.com)  
[experian.com/help](http://experian.com/help)  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

TransUnion:  
[transunion.com](http://transunion.com)  
[transunion.com/credit-help](http://transunion.com/credit-help)  
P.O. Box 1000  
Chester, PA 19016  
888-909-8872

When you receive your credit reports, review them carefully. Look for accounts or credit inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is inaccurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### **Fraud Alert**

You may want to consider placing a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you have already been a victim of identity theft, you may have an extended alert placed on your report if you provide the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

### **Security Freeze**

You have the right to place a security freeze on your credit file free of charge. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. As a result, using a security freeze may delay your ability to obtain credit. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name; social security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement, or telephone bill.



## **Federal Fair Credit Reporting Act Rights**

The Fair Credit Reporting Act ("FCRA") is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; 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 reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

### **Additional Information**

If you are the victim of fraud or identity theft, you also have the right to file a police report.

You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

**For Colorado and Illinois residents:** You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

**For District of Columbia residents:** You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 110 South, Washington D.C. 20001, <https://www.oag.dc.gov/>, 1-202-727-3400.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the state Attorney General.

**For Maryland residents:** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov>, 1-888-743-0023. The Office of the Maryland Attorney General may be able to provide you with information about the steps you can take to avoid identity theft.

**For Massachusetts residents:** You have the right to obtain a police report regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**For New York residents:** For more information on identity theft, you can contact the following: New York Department of State Division of Consumer Protection at <http://www.dos.ny.gov/consumerprotection> or (800) 697-1220 or NYS Attorney General at <http://www.ag.ny.gov/home.html> or (800) 771-7755.

**For New Mexico Residents:** You have rights pursuant to the FCRA, 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 FCRA, 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 FCRA not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the FCRA. We encourage you to review your rights pursuant to the FCRA 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 Avenue NW, Washington, DC 20580.

**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov>, 1-877-566-7226. You are also advised to report any suspected identity theft to law enforcement or to the North Carolina Attorney General.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the FTC and the Oregon Attorney General. For more information on security locks, you can visit the Oregon Department of Consumer and Commercial Services website at [www.dfcs.oregon.gov/id\\_theft.html](http://www.dfcs.oregon.gov/id_theft.html) and click "How to get a security freeze."

**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 event. There are 2 Delta Dental insureds residing in Rhode Island impacted by this event.

**For Arizona, California, Iowa, Montana, New York, North Carolina, Oregon, Washington, Washington, D.C., and West Virginia residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).





July 20, 2023

**By Mail**

Office of the Attorney General  
Consumer Protection Bureau  
33 Capitol St.  
Concord, NH 03301

To Whom It May Concern:

Orrick, Herrington & Sutcliffe, LLP ("Orrick") writes to provide supplemental notice of a security incident Orrick recently experienced and notified your Office about on June 30, 2023. Orrick is a law firm, headquartered at 405 Howard Street, San Francisco, CA 94105. Orrick is making this supplemental notification on behalf of the entities listed on Exhibit A.

On March 13, 2023, Orrick detected that an unauthorized third party gained remote access to a portion of its network, including a file share that Orrick used to store certain client files. Upon detection, Orrick immediately took steps to block the unauthorized access and initiated its response process, including launching an investigation of the incident with the support of a third-party forensics firm. Orrick also notified law enforcement. Orrick has identified no evidence of further unauthorized activity since detecting the security incident on March 13.

Once Orrick identified the affected files, it began a process to determine what personal information was impacted, and to whom it belonged. Orrick recently determined that primarily between February 28 and March 13, 2023, the unauthorized actor obtained files containing personal information. Orrick's client's customers were informed about the incident, and Orrick then worked with the client to identify individuals with affected data and their contact information, which was provided to the customers in early June. The information affected may have included:

Orrick anticipates notifying 137 additional New Hampshire individuals with impacted personal information beginning July 21, 2023. Orrick is offering these individuals of complimentary identity monitoring services, including credit monitoring and identity theft

July 20, 2023

protection services. Orrick has also established a dedicated call center to answer questions.

In addition to these actions, Orrick deployed additional security measures and tools with the guidance of third-party experts to strengthen the ongoing security of its network. Orrick is not aware of any misuse of the affected personal information.

The information submitted herein is proprietary and confidential and should be afforded confidential treatment. If you have any questions, please do not hesitate to contact me at \_\_\_\_\_ or \_\_\_\_\_.

Respectfully yours,

Aravind Swaminathan

Partner

Orrick, Herrington & Sutcliffe, LLP

Enclosures

**Exhibit A**

Entity
United Healthcare Services, Inc. Single Affiliated Covered Entity.
Getinge
NOKIA
Tufts Associated Health Maintenance Organization, Inc.

Total Number of New Hampshire Residents to be Notified Beginning July 21, 2023: 137



121 3 29965 \*\*\*\*\*AUTO\*\*ALL FOR AADC 028



Re: Notice of Data Breach

Dear [REDACTED],

Orrick, Herrington & Sutcliffe, LLP ("Orrick") recently experienced a security event. Orrick served as legal counsel for a 2020 security event involving the manager of a vision benefits plan in which you were enrolled. During its representation, Orrick obtained information about you that was recently impacted in a security event on Orrick systems. Please read this notice carefully, as it provides up-to-date information on what happened and what we are doing in response.

**What happened?**

On March 13, 2023, we detected that an unauthorized third party gained remote access to a portion of our network, including a file share that we used to store certain client files. Upon detection, we took immediate steps to block the unauthorized access and an investigation of the incident was launched with the support of leading outside cybersecurity experts. We also notified law enforcement. We recently determined that the unauthorized third party obtained files containing personal information on March 7, 2023. Your vision benefits plan was informed about the incident and we have been working to identify individuals with affected data and their contact information, which was provided to your vision benefits plan in early June.

**What information was involved?**

We recently determined that the information affected included:

**What are we doing?**

Orrick is offering [REDACTED] of complimentary identity monitoring services through Kroll. To take advantage of these free identity monitoring services, please follow the instructions in Attachment A. You must activate by September 27, 2023 to receive these services.

In addition to these actions, Orrick deployed additional security measures and tools with the guidance of third-party experts to strengthen the ongoing security of its network.

**What can you do?**

Orrick is not aware of any misuse of your information. Your financial information, such as financial account information or credit card numbers, was not involved in this incident. It is always advisable to remain vigilant against attempts at identity theft or fraud, which includes carefully reviewing online and financial accounts, credit reports, and Explanations of Benefits ("EOBs") from your health insurers for suspicious activity. This is a best practice for all individuals. If you identify suspicious activity, you should contact the company that maintains the account on your behalf.

Additional information about how to help protect your information is contained in Attachment B.

**For more information:**

Orrick has established a dedicated call center to answer questions. If you have any questions regarding this incident or the services available to you, please call \_\_\_\_\_, Monday through Friday from 9:00 am to 6:30 pm Eastern Time, excluding major U.S. holidays. Callers who are deaf, hard-of-hearing, or speech-disabled may utilize their TeleTYpewriter (TTY) or Telecommunication Device (TDD) to access an operator at \_\_\_\_\_, Monday through Friday, from 9:00 am to 6:30 pm Eastern Time, excluding major U.S. holidays.

Sincerely,

Orrick Client Support  
Orrick, Herrington & Sutcliffe, LLP

## Attachment A - Identity Monitoring Services

We have secured the services of Kroll to provide identity monitoring at no cost to you for [REDACTED]. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

### How to Activate Your Identity Monitoring Services

Visit [REDACTED] to activate and take advantage of your identity monitoring services.

You have until [REDACTED] to activate your identity monitoring services.

Membership Number: [REDACTED]

For more information about Kroll and your Identity Monitoring services, you can visit [info.krollmonitoring.com](http://info.krollmonitoring.com).

Additional information describing your services is included with this letter.



### TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

#### **Single Bureau Credit Monitoring**

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

#### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

#### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

## Attachment B – Information for U.S. Residents

Below are additional helpful tips you may want to consider to protect your personal information.

**Review Your Credit Reports and Account Statements; Notify Law Enforcement of Suspicious Activity** As a precautionary measure, we recommend that you remain vigilant by reviewing your credit reports and account statements closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or other company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact law enforcement, the Federal Trade Commission ("FTC") and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft, and you can contact the FTC at:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
<http://www.identitytheft.gov/>  
1-877-IDTHEFT (438-4338)



## Copy of Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <https://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print this form at <https://www.annualcreditreport.com/manualRequestForm.action>. Credit reporting agency contact details are provided below.

Equifax:  
equifax.com  
equifax.com/personal/credit-report-services  
P.O. Box 740241  
Atlanta, GA 30374  
800-685-1111

Experian:  
experian.com  
experian.com/help  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

TransUnion:  
transunion.com  
transunion.com/credit-help  
P.O. Box 1000  
Chester, PA 19016  
888-909-8872

When you receive your credit reports, review them carefully. Look for accounts or credit inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is inaccurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

## Fraud Alert

You may want to consider placing a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you have already been a victim of identity theft, you may have an extended alert placed on your report if you provide the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

## Security Freeze

You have the right to place a security freeze on your credit file free of charge. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. As a result, using a security freeze may delay your ability to obtain credit. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name; social security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement, or telephone bill.

## Federal Fair Credit Reporting Act Rights

The Fair Credit Reporting Act ("FCRA") is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; 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 reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

For more information about these rights, you may go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

## Additional Information

If you are the victim of fraud or identity theft, you also have the right to file a police report.

You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

**For Colorado and Illinois residents:** You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

**For District of Columbia residents:** You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 110 South, Washington D.C. 20001, <https://www.oag.dc.gov/>, 1-202-727-3400.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the state Attorney General.



**For Maryland residents:** You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov>, 1-888-743-0023. The Office of the Maryland Attorney General may be able to provide you with information about the steps you can take to avoid identity theft.

**For Massachusetts residents:** You have the right to obtain a police report regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**For New York residents:** For more information on identity theft, you can contact the following: New York Department of State Division of Consumer Protection at <http://www.dos.ny.gov/consumerprotection> or (800) 697-1220 or NYS Attorney General at <http://www.ag.ny.gov/home.html> or (800) 771-7755.

**For New Mexico Residents:** You have rights pursuant to the FCRA, 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 FCRA, 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 FCRA not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the FCRA. We encourage you to review your rights pursuant to the FCRA 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 Avenue NW, Washington, DC 20580.

**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov>, 1-877-566-7226. You are also advised to report any suspected identity theft to law enforcement or to the North Carolina Attorney General.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the FTC and the Oregon Attorney General. For more information on security locks, you can visit the Oregon Department of Consumer and Commercial Services website at [www.dfcs.oregon.gov/id\\_theft.html](http://www.dfcs.oregon.gov/id_theft.html) and click "How to get a security freeze."

**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 event.

**For Arizona, California, Iowa, Montana, New York, North Carolina, Oregon, Washington, Washington, D.C., and West Virginia residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).