

**Dominic A. Paluzzi**  
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April 5, 2024

**VIA EMAIL (securitybreach@atg.wa.gov)**

Office of Washington Attorney General  
Consumer Protection Division  
800 5<sup>th</sup> Ave., Suite 2000  
Seattle, WA 98104

**Re: CCM Health – Submission A28211**

Dear Sir or Madam:

As you are aware, McDonald Hopkins PLC represents CCM Health (“CCM Health”) located at 824 North 11<sup>th</sup> Street, Montevideo, MN 56265. On March 13, 2024, we notified your office of a cybersecurity incident involving personal and/or protected health information of approximately one thousand two hundred and sixty-five (1,265) Washington residents. By providing this notice, CCM Health does not waive any rights or defenses regarding the applicability of Washington law or personal jurisdiction. CCM Health’s investigation is ongoing, and this notification will be supplemented with any new or significant facts or findings subsequent to this submission, if any.

CCM Health identified a potential cybersecurity incident. Upon learning of this issue, CCM Health contained the threat, notified law enforcement and immediately commenced a prompt and thorough investigation. As part of the investigation, CCM Health worked very closely with external cybersecurity professionals experienced in handling these types of incidents. Following a forensics investigation and complex manual review, CCM Health discovered on February 12, 2024, that the files removed from its network by the unauthorized third-party actor between April 3, 2023 and April 10, 2023 contained residents’ personal and/or protected health information. CCM Health provided written notification to affected residents on March 12, 2024. On March 28, 2024, CCM Health located additional contact information and discovered the incident affected an additional two (2) Washington residents.

CCM Health is not aware of any reports of identity fraud or improper use of personal information as a direct result of this incident. Nevertheless, out of an abundance of caution, CCM Health wanted to inform you (and affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. CCM Health is providing the affected residents with written notification of this incident, commencing on or about April 3, 2024 in substantially the same form as the letter attached hereto as **Exhibit A**. CCM Health is offering the affected residents complimentary one-year memberships with a credit monitoring service, for those with Social Security number involved. CCM Health is also advising the affected residents about the process for placing fraud alerts and/or security freezes

April 5, 2024

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on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

CCM Health amended the previously filed notification submitted to the Secretary of the U.S. Department of Health and Human Services on March 12, 2024, as required by the rules implementing the federal Health Insurance Portability and Accountability Act.

At CCM Health, protecting the privacy of personal information is a top priority. CCM Health is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. CCM Health continually evaluates and modifies its practices and internal controls to enhance the security and privacy of personal information.

Should you have any questions regarding this notification, please contact me at (248) 220-1356 or [dpaluzzi@mcdonaldhopkins.com](mailto:dpaluzzi@mcdonaldhopkins.com).

Sincerely,



Dominic A. Paluzzi

Encl.

**Exhibit A**

CCM Health  
c/o Cyberscout  
1 Keystone Ave, Unit 700  
Cherry Hill, NJ 08003  
DB-08186b



[REDACTED]

***IMPORTANT INFORMATION  
PLEASE REVIEW CAREFULLY***

April 3, 2024

Dear [REDACTED]

CCM Health writes to inform you of a network security incident involving some of your individual personal and/or health information. CCM Health provides health services through public hospitals and healthcare facilities, which requires access to certain personal and/or health information. The privacy and security of the information we maintain is of the utmost importance to CCM Health. We wanted to provide you with information about the incident and let you know that we continue to take significant measures to protect your personal information.

What Happened?

CCM Health became aware of potential unauthorized access to its network.

What We Are Doing

As soon as we became aware of the issue, we launched an investigation, contained and secured the network, eradicated the threat and alerted law enforcement. As part of the investigation, we engaged third-party cybersecurity professionals experienced in handling these types of incidents. The investigation aimed to determine the nature and scope of the incident and whether any sensitive data, including personal and/or health information, was accessed and/or acquired by the unauthorized party.

After a thorough and detailed forensic investigation, we concluded the unauthorized accessed the network between April 3, 2023 and April 10, 2023, and, as a result, may have accessed and removed a number of files from our network. Upon learning this, we immediately conducted an extensive and comprehensive review of the impacted files and, on February 12, 2024, we discovered that some of the files contain your personal and/or health information. On March 28, 2024, we located your last known address to provide you with direct notice of this incident.

What Information Was Involved?

The information potentially involved your full name and Medical Information and Health Insurance Information. If your medical information is involved, this may include a medical record number, patient account number, prescription information, healthcare provider's name, medical diagnosis, diagnosis code, treatment type, treatment location, treatment date, admission date, discharge date, and/or lab results. This is not an exhaustive list nor can we confirm that each aforementioned data element was affected as it relates to you.

## What You Can Do

To date, we are not aware of any reports of identity fraud or improper use of your personal and protected health information as a direct result of this incident. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

This letter provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis. To the extent that it is helpful, we are also suggesting steps you can take to protect your medical information. For more information, please review the “Other Important Information” section.

## For More Information

CCM Health values your privacy and deeply regrets that this incident has occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information. Since detecting the incident, we have reviewed and revised our information security practices, and implemented additional security measures to mitigate the chance of a similar event in the future.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-833-966-0881.

Sincerely,

CCM Health

## **OTHER IMPORTANT INFORMATION**

### **1. Placing a Fraud Alert on Your Credit File.**

We recommend that you place an initial one-year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

#### **Equifax**

P.O. Box 105069  
Atlanta, GA 30348-5069  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>  
(800) 525-6285

#### **Experian**

P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/fraud/center.html>  
(888) 397-3742

#### **TransUnion**

Fraud Victim Assistance Department  
P.O. Box 2000  
Chester, PA 19016-2000  
<https://www.transunion.com/fraud-alerts>  
(800) 680-7289

### **2. Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

#### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348-5788  
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>  
(888) 298-0045

#### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
(888) 397-3742

#### **TransUnion Security Freeze**

P.O. Box 160  
Woodlyn, PA 19094  
<https://www.transunion.com/credit-freeze>  
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

### **3. Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

### **4. Protecting Your Health Information.**

As a general matter the following practices can help to protect you from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your “explanation of benefits” statement which you receive from your health insurance company. Follow up with your insurance company or the care provider for any items you do not

recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential exposure to current date.

- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or care provider for any items you do not recognize.

## **5. Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

CCM Health  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998



***IMPORTANT INFORMATION  
PLEASE REVIEW CAREFULLY***

March 12, 2024

Dear [REDACTED]:

CCM Health writes to inform you of a network security incident involving some of your individual personal and/or health information. CCM Health provides health services through public hospitals and healthcare facilities, which requires access to certain personal and/or health information. The privacy and security of the information we maintain is of the utmost importance to CCM Health. We wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your personal information.

What Happened?

CCM Health became aware of potential unauthorized access to its network.

What We Are Doing

As soon as we became aware of the issue, we launched an investigation, contained and secured the network, eradicated the threat and alerted law enforcement. As part of the investigation, we engaged third-party cybersecurity professionals experienced in handling these types of incidents. The investigation aimed to determine the nature and scope of the incident and whether any sensitive data, including personal and/or health information, was accessed and/or acquired by the unauthorized party.

After a thorough and detailed forensic investigation, we concluded the unauthorized accessed the network between April 3, 2023 and April 10, 2023, and, as a result, may have accessed and removed a number of files from our network. Upon learning this, we immediately conducted an extensive and comprehensive review of the impacted files and, on February 12, 2024, we discovered that some of the files contain your personal and/or health information.

What Information Was Involved?

The information potentially involved your full name and Date of Birth, Social Security Number, Medical Information and Health Insurance Information. If your medical information is involved, this may include a medical record number, patient account number, prescription information, healthcare provider's name, medical diagnosis, diagnosis code, treatment type, treatment location, treatment date, admission date, discharge date, and/or lab results. This is not an exhaustive list nor can we confirm that each aforementioned data element was affected as it relates to you.



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### What You Can Do

**To date, we are not aware of any reports of identity fraud or identity theft as a direct result of this incident.** Nevertheless, out of an abundance of caution, we want to make you aware of the incident and we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for 12 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

This letter also provides precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis. To the extent that it is helpful, we are also suggesting steps you can take to protect your medical information. For more information and instructions on how to activate your complimentary membership, please review the “Other Important Information” section.

### For More Information

CCM Health values your privacy and deeply regrets that this incident has occurred. We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of your personal information. Since detecting the incident, we have reviewed and revised our information security practices, and implemented additional security measures to mitigate the chance of a similar event in the future.

Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-833-966-0881 and be prepared to supply the fraud specialist with your unique code listed below.

Sincerely,

CCM Health

**OTHER IMPORTANT INFORMATION**

**1. Enrolling in Complimentary 12-month Credit Monitoring.**

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.



**2. Placing a Fraud Alert on Your Credit File.**

We recommend that you place an initial one-year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

**Equifax**

P.O. Box 105069  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)  
1-800-525-6285

**Experian**

P.O. Box 2002  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

**TransUnion LLC**

P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
1-800-680-7289

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**3. Placing a Security Freeze on Your Credit File.**

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
<https://www.freeze.equifax.com>  
1-800-349-9960

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://experian.com/freeze>  
1-888-397-3742

**TransUnion Security Freeze**

P.O. Box 2000  
Chester, PA 19016  
<http://www.transunion.com/securityfreeze>  
1-888-909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling in any credit monitoring service, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

#### 4. **Obtaining a Free Credit Report.**

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

#### 5. **Protecting Your Health Information.**

As a general matter the following practices can help to protect you from medical identity theft.

- Only share your health insurance cards with your health care providers and other family members who are covered under your insurance plan or who help you with your medical care.
- Review your “explanation of benefits” statement which you receive from your health insurance company. Follow up with your insurance company or the care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential disclosure (June 23, 2022) to current date.
- Ask your insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your insurance company or care provider for any items you do not recognize.

#### 6. **Additional Helpful Resources.**

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft), by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC’s Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General’s Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), Telephone: 515-281-5164.

**Maryland Residents:** You may obtain information about avoiding identity theft from the Maryland Attorney General’s Office: Office of the Attorney General of Maryland, Consumer Protection Division,

200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

**Massachusetts Residents:** Under Massachusetts law, you have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

**New York Residents:** You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov/](http://www.ncdoj.gov/), Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

**Oregon Residents:** You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, [www.doj.state.or.us/](http://www.doj.state.or.us/), Telephone: 877-877-9392.

**Washington D.C. Residents:** You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.

**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf) or [www.ftc.gov](http://www.ftc.gov).

*In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal*

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.



A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.

**Rhode Island Residents:** You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, [www.riag.ri.gov](http://www.riag.ri.gov), 401-274-4400.

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

The unique personal identification number or password provided by the consumer reporting agency.

Proper identification to verify your identity.

The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.



In order to request a security freeze, you may 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. Complete address;
5. Prior addresses;
6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

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There were 12 Rhode Island residents impacted by this incident.

