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May 13, 2016

**Via Electronic Mail: Idtheft@oag.state.md.us  
and CMRRR**

Office of the Attorney General  
Attn: Security Breach Notification  
200 St. Paul Place  
Baltimore, MD 21202

Re: Notification of Incident

To whom it may concern:

Our client, Stream Gas & Electric Ltd. (“Stream”), recognizes the importance of protecting its employees’ data. On April 25, 2016, we discovered that an unauthorized person gained access to the employee website hosted by our payroll and benefits provider, ExponentHR. We quickly worked with ExponentHR to block any further unauthorized access and commenced an investigation into the incident. Based on our ongoing investigation, we determined that during the period from April 21, 2016 to April 25, 2016 the unauthorized person may have accessed current and former employees’ account information on the ExponentHR website, and for a small percentage of accounts, attempted to change the direct deposit information. In addition to the bank account and routing numbers, the unauthorized individual had the ability to access the names, addresses, dates of birth, wages, and Social Security numbers of current and former employees. We are in the process of notifying the FBI of this incident and Stream will cooperate with any investigation.

On May 16, 2016, Stream will begin providing written notification via U.S. Mail letters to one (1) Maryland resident in accordance with Maryland Code Commercial Law §§ 14-3504(h) in substantially the same form as the document enclosed with this letter. Notice is being provided in the most expedient time possible and without unreasonable delay.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

Robert K. Radcliff

Enclosure



16 May 2016

## **NOTICE OF BREACH**

[NAME]

[ADDRESS]

[ADDRESS]

[NAME]:

Stream is committed to maintaining the privacy and security of our current and former employees' personal information, including information maintained by our vendors. Regrettably, we are writing to let you know about an incident that involves your personal information.

### **WHAT HAPPENED?**

On April 25, 2016, we discovered that an unauthorized person gained access to the employee website hosted by our payroll and benefits provider, ExponentHR. We quickly worked with ExponentHR to block any further unauthorized access and commenced an investigation into the incident. Based on our ongoing investigation, we determined that during the period from April 21, 2016 to April 25, 2016 the unauthorized person may have accessed current and former employees' account information on the ExponentHR website, and for a small percentage of accounts, attempted to change the direct deposit information. Importantly, we reversed all these direct deposit account changes before any unauthorized transfers occurred. We have initiated contact with the FBI regarding this incident, and we will cooperate with any investigation. Our notification to you was not delayed as a result of a law enforcement investigation.

### **WHAT INFORMATION WAS INVOLVED?**

The information involved in this incident includes the information in your ExponentHR account, including your name, address, date of birth, Social Security number, bank account and routing number, date of birth, and wages.

### **WHAT ARE WE DOING?**

We recognize this issue can be frustrating and we are taking steps to help protect you and to safeguard employee personal information going forward. As an added precaution, we have arranged with ID Commander to provide you with one-year credit monitoring/identity protection services at no cost to you. To activate your complimentary membership, simply follow the instructions on the attached sheet.

**WHAT YOU CAN DO.**

In addition to enrolling in the one-year membership of ID Commander protection services, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit reports, bank account activity, and financial statements for any unauthorized transactions. Additional information about preventing identity theft is also included with this letter.

**FOR MORE INFORMATION.**

We regret any concern this may cause you. To help prevent something like this from happening again, we are working with ExponentHR to improve the security controls for Stream's ExponentHR website. Should you have any further questions regarding this incident, please call 800-708-3464, Monday through Friday, 8:30 a.m. to 5:30 p.m., CST.

Sincerely,

/s/ Jana Strunk

Human Resource Director  
Stream Gas & Electric, Ltd. and SGE North America Serviceco, LLC

## INFORMATION ABOUT PROTECTING IDENTITY THEFT

Even if you choose not to take advantage of the identity theft protection services we are offering, we recommended that you remain vigilant for incidents of fraud and identity theft by reviewing your account statements, monitoring your free credit reports, and contacting law enforcement in the event of actual or suspected identity theft. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free at 877-322-8228.

As a precautionary measure, you can place a fraud alert on your credit report by contacting any of the three reporting agencies using the contact information below:

Experian  
P.O. Box 9554  
Allen, Texas 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

Equifax  
P.O. Box 740241  
Atlanta, Georgia 30374  
888-766-0008  
[equifax.com](http://equifax.com)

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

Additionally, you can place a security freeze on your credit file. 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 potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency listed above.

### **OTHER IMPORTANT INFORMATION.**

If you have reason to believe that you are a victim of identity theft or have any reason to believe your personal information has been misused, you should contact the Federal Trade Commission. Additional information on how to avoid identity theft is available from the Federal Trade Commission:

Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
202-326-2222  
<http://www.ftc.gov/idtheft>.

Additionally, if you are a resident of Maryland, you also should immediately contact the Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

## **ACTIVATING ID COMMANDER**

Activate your protection plan by following the instructions at [IDCommander.com/Stream](http://IDCommander.com/Stream). You must enroll by June 30, 2016, this is the last date this enrollment process will be available.

If you have questions about the enrollment process, or are unable to enroll online, please call 888-391-7700. In either enrollment method you will not be asked for a credit card. Your 12 month ID Commander protection plan will begin on the date of your enrollment.

Once you have completed the enrollment process, and have completed the personal security data verification process, you will receive:

- One free copy of your Trans Union Credit Report.
- Continuous monitoring and alerts of your Trans Union credit data, as well as other non-credit sources of identity misuse.
- Availability of full-service identity restoration support should any evidence of a breach be detected.
- \$1 Million of Identity Theft Insurance. This insurance is underwritten by an AM Best A-Rated carrier, and available in all 50 states. A summary policy will be available for review within your ID Commander account.

Once your enrollment in ID Commander is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ID Commander, need help understanding something on your credit report, or suspect that an item on your credit report may be fraudulent, please contact the ID Commander customer care team at 888-391-7700.