



September 5, 2024

**Via E-mail**  
consumer@ag.iowa.gov

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**RE: Notice of a Data Security Incident – Avis Rent A Car System, LLC (“Avis”)**

To Whom It May Concern:

I am writing on behalf of our law firm client, Avis, to provide notice of a data security incident.

On August 5, 2024, Avis discovered that an unauthorized third party gained access to one of its business applications. After becoming aware of the incident, Avis immediately took steps to end the unauthorized access, began an investigation with assistance from cybersecurity experts, and alerted the relevant authorities.

Avis determined on August 14, 2024, that the unauthorized third party obtained personal information for some of its customers. Avis continued its investigation by diligently working to validate the scope of the incident and determine what types of personal information were affected and to whom the information relates. Once Avis completed its review, it determined that personal information affected by the incident varies by customer but could have included: name, mailing address, email address, phone number, date of birth, credit card number and expiration date, and driver’s license number.

To date, Avis has determined that the personal information of approximately 1,449 Iowa residents was affected in the incident. Avis has established a dedicated call center to answer questions related to this incident. Individual notifications sent via U.S postal mail began on September 5, 2024. Avis is offering these individuals one year of complimentary credit monitoring service, including with identity detection and resolution of identity theft. A sample individual notice is attached.

Since the incident occurred, Avis has worked with cybersecurity experts to develop a plan to enhance security protections for the impacted business application. In addition, Avis has taken steps to deploy and implement additional safeguards onto its systems and is actively reviewing its security monitoring and controls to enhance and fortify the same.



If you have any questions, please do not hesitate to contact me at +1 (206) 639 9157 or at [aswaminathan@orrick.com](mailto:aswaminathan@orrick.com).

Respectfully yours,

*/s/ Aravind Swaminathan*  
Partner, Orrick Herrington & Sutcliffe LLP

September 4, 2024



00695-ADFFIN G0345 L001 AUTO \*000001



Re: Notice of Data Breach



We are writing to inform you of a data security incident involving some of your personal information. We take the privacy and security of our customers' information seriously, and this letter provides up-to-date information on what happened and what we are doing, as well as information on how you can obtain credit monitoring.

**What happened?**

We discovered on August 5, 2024, that an unauthorized third party gained access to one of our business applications. After becoming aware of the incident, we immediately took steps to end the unauthorized access, began an investigation with assistance from cybersecurity experts, and alerted the relevant authorities. Based on our investigation, we determined that the unauthorized access occurred between August 3, 2024, and August 6, 2024.

**What personal information was involved?**

We determined on August 14, 2024, that your personal information was obtained by the unauthorized third party, which included your name and your [data elements].

**What we are doing:**

Since the incident occurred, we have worked with cybersecurity experts to develop a plan to enhance security protections for the impacted business application. In addition, we have taken steps to deploy and implement additional safeguards onto our systems, and are actively reviewing our security monitoring and controls to enhance and fortify the same.

**What you can do:**

It is always a good idea to remain vigilant against threats of identity theft or fraud. You can do this by regularly reviewing and monitoring your account statements and credit history for any signs of unauthorized transactions or activity. You can contact the credit reporting agencies if you suspect any unauthorized activity.

You can also enroll in the credit monitoring service we are offering you, which is a complimentary one-year membership to Equifax. This product provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: December 31, 2024** (Your code will not work after this date.)
- **Visit** the Equifax website to enroll: [www.equifax.com/activate](http://www.equifax.com/activate)
- Provide your **activation code:**

Please see [Attachment A](#) for additional details regarding these services.

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Additional information about how to protect your identity and personal information is contained in Attachment B in this mailing.

**For more information:**

We sincerely apologize this incident occurred. If you have questions or concerns, a dedicated call center has been set up to answer your questions about this incident. You may call it toll free at +1 (855) 508-3346 Monday through Friday 9:00 a.m. to 9:00 p.m. ET (excluding major U.S. holidays).

Sincerely,

Avis Rent A Car System, LLC

Encs. Attachment A  
Attachment B

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Enrollment Deadline: December 31, 2024

### Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

#### Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites
- Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

#### Enrollment Instructions

Go to [www.equifax.com/activate](http://www.equifax.com/activate)

Enter your unique Activation Code of [REDACTED] then click "Submit"

##### 1. Register:

Complete the form with your contact information and click "Continue".

*If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header.*

*Once you have successfully signed in, you will skip to the Checkout Page in Step 4*

##### 2. Create Account:

Enter your email address, create a password, and accept the terms of use.

##### 3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

##### 4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

#### You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

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<sup>1</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of 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 we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>3</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com) <sup>4</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



**INFORMATION ON OBTAINING A FREE CREDIT REPORT**

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free (877) 322-8228.

**INFORMATION ON IMPLEMENTING A FRAUD ALERT OR SECURITY FREEZE**

You can contact the three major credit bureaus at the addresses below to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. A credit reporting agency may not charge you to place, temporarily lift, or permanently remove a security freeze. To place a fraud alert or security freeze on your credit report, you must contact the three credit bureaus below:

Equifax	Experian	TransUnion
Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374 (888) 766-0008 <a href="http://www.equifax.com">www.equifax.com</a>	Credit Fraud Center P.O. Box 9554 Allen, TX 75013 (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a>	TransUnion LLC P.O. Box 2000 Chester, PA 19022-2000 (800) 680-7289 <a href="http://www.transunion.com">www.transunion.com</a>

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, the addresses where you have lived over those prior five years;
5. Proof of current address such as a current utility bill or telephone bill; and
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.).

You may also contact the U.S. Federal Trade Commission (“FTC”) for further information on fraud alerts, security freezes, and how to protect yourself from identity theft. The FTC can be contacted at 400 7<sup>th</sup> St. SW, Washington, DC 20024; telephone +1 (877) 382-4357; or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

**ADDITIONAL RESOURCES**

Your state attorney general may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state attorney general, or the FTC.

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

**Iowa Residents:** The Attorney General can be contacted at Office of Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, Iowa 50319; +1 (515) 281-5164; [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)

**North Carolina Residents:** The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; +1 (877) 566-7226 (Toll-free within North Carolina); +1 (919) 716-6400; or [www.ncdoj.gov](http://www.ncdoj.gov)

**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov)

**New York Residents:** The Attorney General can be contacted at the Office of the Attorney General, The Capitol, Albany, NY 12224-0341; +1 (800)-771-7755; or [www.ag.ny.gov](http://www.ag.ny.gov)

**For Arizona, California, Iowa, Montana, New York, North Carolina, Washington, 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).