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March 14, 2022

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

Dear Sir or Madam:

We represent Smart Solutions Group, LLC (“Smart Solutions”) located at 11 Milrose Lane Monsey, NY 10952, and are writing to notify your office of an incident that may affect the security of some personal information relating to one (1) Maryland resident. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Smart Solutions does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On September 13, 2021, Smart Solutions discovered they were the victim of a cyber event impacting their internal systems. Smart Solutions immediately worked to secure their network and launched an investigation with the assistance of third-party specialists to determine the nature and scope of the incident. The investigation determined that some of Smart Solutions’ systems were subject to unauthorized access between August 24, 2021 and September 16, 2021. During this time, the unauthorized actor viewed and potentially obtained certain files. Smart Solutions reviewed these files to determine what, if any, sensitive information was contained therein.

The information that could have been subject to unauthorized access includes name and Social Security number.

Notice to Maryland Resident

On or about March 14, 2022, Smart Solutions provided written notice of this incident to all affected individuals, which includes one (1) Maryland resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Smart Solutions moved quickly to investigate and respond to the incident, assess the security of Smart Solutions systems, and notify the potentially affected individual. Smart Solutions is also working to implement additional safeguards and training to its employees. Smart Solutions is providing access to credit monitoring services for one year, through Kroll, to the individual whose personal information was potentially affected by this incident, at no cost to this individual.

Additionally, Smart Solutions is providing the impacted individual with guidance on how to better protect against identity theft and fraud, including advising the individual to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Smart Solutions is providing the individual with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,

Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/ama
Enclosure

EXHIBIT A

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

NOTICE OF SECURITY INCIDENT

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Smart Solutions Group, LLC (“Smart Solutions”), a company under the same ownership as FDG Management, Corp., is writing to notify you of an incident that may affect the privacy of some of your information. We take the protection of your information very seriously, and this letter provides details regarding the incident, our response, and resources available to you to help protect your personal information from possible misuse, should you feel it is appropriate to do so.

What Happened?

On September 13, 2021, Smart Solutions discovered we were the victim of a cyber event impacting our internal systems. We immediately worked to secure our network and launched an investigation with the assistance of third-party specialists to determine the nature and scope of the incident. The investigation determined that some of Smart Solutions’ systems, including those containing FDG Management Corp. data, were subject to unauthorized access between August 24, 2021 and September 16, 2021. During this time, the unauthorized actor viewed and potentially obtained certain files. We reviewed these files to determine what, if any, sensitive information was contained therein. Our review determined that these files contained information related to you.

What Information Was Involved?

Smart Solutions determined that the information present in the affected files at the time of the incident included your name and Social Security number.

What We Are Doing.

As part of our ongoing commitment to privacy of information in our care, we reviewed our existing systems and policies and implemented additional safeguards to further secure the information in our systems. We are offering 12 months of complimentary access to identity monitoring services through Kroll. Individuals who wish to receive these services must activate by following the activation instructions found in the enclosed *Steps You Can Take to Help Protect Your Personal Information*.

What You Can Do.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 24 months. Additional information and resources are included in the enclosed “Steps You Can Take To Help Protect Personal Information.” You may also activate your complimentary identity monitoring services we are making available to you. Activation instructions are attached to this letter.

For More Information.

We understand you may have questions about the incident that are not addressed in this letter. To ensure your questions are answered promptly, please contact our dedicated response line at 1-???-???-???, Monday through Friday 9:00 a.m. to 6:30 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

Yoel Neustein
Director, Smart Solutions Group LLC

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Activate your Identity Monitoring Services

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide credit and identity monitoring and restoration at no cost to you for 12 months. Kroll is a global leader in risk mitigation and response, and its team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

If you prefer to activate these services offline and receive monitoring alerts via the US Postal Service, you may activate via our automated phone system by calling 1-888-653-0511, Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your membership number located in your letter ready when calling. Please note that to activate monitoring services, you will be required to provide your name, date of birth, and Social Security number through our automated phone system.

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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

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

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and www.oag.state.md.us. Smart Solutions is located at 11 Milrose Lane, Monsey, NY 10952.