



MULLEN
COUGHLIN_{LLC}
ATTORNEYS AT LAW

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March 8, 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 M. Cohen & Sons, Inc. ("Cohen"), located at 400 Reed Road, Broomall, PA 19008, 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, Cohen 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 or about October 6, 2021, Cohen discovered unusual activity occurring within its environment. Cohen promptly took steps to secure its systems and, with the assistance of third-party cybersecurity specialists, conducted an investigation to confirm the nature and scope of the incident. The investigation determined that someone without authorization accessed Cohen's systems. Cohen thoroughly reviewed the files to determine the exact information that may have been accessible to the unauthorized actor and concluded the internal review on or about January 25, 2022.

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

Notice to Maryland Residents

On or about March 8, 2022, Cohen provided written notice of this incident to all affected individuals, which includes (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 incident, Cohen moved quickly to investigate and respond to the incident, assess the security of Cohen systems, and notify potentially affected individuals. Cohen is also working to implement additional safeguards and training to its employees. Cohen is providing access to credit monitoring services for one year, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Cohen is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Cohen is providing individuals with information on how to place a fraud alert and credit freeze on their credit files, 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 incident, please contact us at (267) 930-2303.

Very truly yours,

Lynda Jensen of
MULLEN COUGHLIN LLC

LRJ/lhw
Attachment

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

March 8, 2022

H6465-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample:

M. Cohen and Sons, Inc. is writing to notify you of a recent incident that may affect the security of some of your information. This notice provides you with information about the incident, our response, and steps you may take to better protect your information, should you feel it is appropriate to do so.

What Happened? On October 6, 2021, we discovered unusual activity occurring within our environment. We promptly took steps to secure our systems and, with the assistance of third-party cybersecurity specialists, conducted an investigation to confirm the nature and scope of the incident. The investigation determined that someone without authorization accessed our systems. We thoroughly reviewed the files to determine the exact information that may have been accessible to the unauthorized actor and concluded our internal review on or about January 25, 2022.

What Information Was Involved? Our investigation determined the following information relating to you was present in files stored on our systems during the period of unauthorized access: Name, [Extra1], [Extra2]. Please note, we have no evidence of any actual or attempted misuse of personal information as a result of the incident.

What We Are Doing. We take this incident and the security of personal information in our care very seriously. In response to the incident, we promptly took steps to secure the account, including by changing the password, and conducted a diligent investigation aided by third-party cybersecurity specialists, to confirm the full nature and scope of the incident. Further, as part of our ongoing commitment to the privacy of information in our care, we implemented additional technical security measures designed to mitigate recurrence of this type of incident and are reviewing and enhancing existing data privacy policies and procedures.

As an added precaution we are offering you access to twelve (12) months of credit monitoring and identity theft protection services through IdentityWorksSM provided by Experian, at no cost to you. Although we are covering the cost of these services, due to privacy restrictions, you will need to complete the activation process yourself using the enrollment instructions included within the enclosure to this letter.

What You Can Do. You can find out more about how to safeguard your information in the enclosed *Steps You Can Take to Protect Personal Information*. There, you will find additional information about the complimentary credit monitoring and identity restoration services we are offering and how to enroll.

0000001



H6465-L01

For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions or concerns, please call our dedicated assistance line at (866) 581-1076, which is available Monday through Friday, 9:00 a.m. to 11:00 p.m. Eastern Time, and Saturday and Sunday from 11:00 a.m. to 8:00 p.m. Eastern Time (excluding U.S. holidays). . You may also write M. Cohen and Sons, Inc. at 400 Reed Road, Broomall, PA 19008.

We take this incident very seriously and sincerely regret any inconvenience or concern it may cause you.

Sincerely,

A handwritten signature in black ink, appearing to be a stylized 'M' followed by a horizontal line.

M. Cohen and Sons, Inc.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services

To help protect your identity, we are offering a complimentary 12-month membership of Experian's® IdentityWorksSM. This product provides you with superior 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: May 31, 2022** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (866) 581-1076 by **May 31, 2022**. Be prepared to provide engagement number **B028371** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (866) 581-1076. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



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 one-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:

Full name (including middle initial, as well as Jr., Sr., II, III, etc.);

1. Social Security number;
2. Date of birth;
3. Addresses for the prior two to five years;
4. Proof of current address, such as a current utility bill or telephone bill;
5. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
6. 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 Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us. M. Cohen and Sons, Inc. is located at 400 Reed Road, Broomall, PA 19008.

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/>.



