



Baker&Hostetler LLP

11601 Wilshire Boulevard
Suite 1400
Los Angeles, CA 90025-0509

T 310.820.8800
F 310.820.8859
www.bakerlaw.com

M. Scott Koller
direct dial: 310.979.8427
mskoller@bakerlaw.com

January 12, 2022

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Attorney General Frosh:

I am writing on behalf of our client, Rollins Financial Advisors, LLC (“Rollins”), to notify you of a security incident. Rollins is a financial advisement firm, located at 3343 Peachtree Rd Suite 500, Atlanta, GA 30326.

Rollins identified a cyber security incident involving unauthorized access to an employee’s email account on October 21, 2021. Upon learning of the incident, Rollins immediately launched an investigation and took steps to secure the email account. A cybersecurity firm was engaged, and the investigation determined that an unauthorized party could have accessed one employee’s email account between August 1, 2021, and October 21, 2021.

Rollins conducted a thorough review of the emails and attachments present in the account to identify the individuals whose personal information may have been accessed. On December 17, 2021 Rollins determined that an email or attachment may have contained the name, address, date of birth, Social Security number, or other information regarding the financial accounts of Maryland residents.

On January 12, 2022, Rollins will mail notification letters to eleven (11) Maryland residents via United States First-Class Mail, in substantially the same form as the enclosed letter.¹

¹ This notice does not waive Rollins’s objection that Maryland lacks personal jurisdiction over Rollins regarding any claims related to this incident.

January 12, 2022

Page 2

Notice is being provided to the individuals as soon as possible and without delay, pursuant to Md. Code Ann., Com. Law § 14-3504.

Rollins is offering eligible Maryland residents a complimentary one-year membership in credit monitoring and identity theft protection services through Experian. This product includes credit monitoring, fraud consultation, and identity theft restoration services. Rollins is also providing a toll-free telephone number for individuals to call with questions they may have about the incident.

Rollins takes the security of personal information very seriously and is committed to protecting personal information. As part of our response, Rollins has implemented multi-factor authentication for remote access and additional measures to enhance our existing security protocols.

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

Sincerely,

A handwritten signature in cursive script that reads "M. Scott Koller".

M. Scott Koller
Partner

Enclosure

Rollins Financial Advisors, LLC
Mail Handling Services
777 E Park Dr
Harrisburg, PA 17111



January 14, 2022

Dear [REDACTED]

Rollins Financial Advisors, LLC recognizes the importance of protecting the information we maintain. We are writing to inform you of an incident that may have involved some of your personal information. This notice explains the incident, measures we have taken, and additional steps you may consider in response.

We identified a cyber security incident involving unauthorized access to an employee's email account on October 21, 2021. Upon discovery, we immediately launched an investigation and took steps to secure the email account. A cybersecurity firm was engaged, and the investigation determined that an unauthorized party could access one employee's email account between August 1, 2021, and October 21, 2021.

We conducted a thorough review of the emails and attachments present in the account to identify the individuals whose personal information may have been accessed. We completed that review on December 17, 2021. We determined that an email or attachment may have included your name, address, date of birth, Social Security number, or other information regarding financial accounts that we manage on your behalf.

We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. As a precaution, we are offering you a free one-year membership in Experian's® IdentityWorksSM Credit 3B. This product provides you with identity detection and resolution of identity theft. IdentityWorks Credit 3B is entirely free to you and enrolling in this program will not hurt your credit score. For more information on IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take in response, please see the pages that follow this letter.

To help prevent something like this from happening in the future, we have implemented multi-factor authentication for remote access and additional measures to enhance our existing security protocols. We regret this incident occurred and apologize for any inconvenience. If you have any questions, please call 404-892-7967 Monday through Friday from 8:30 am – 5:30 pm.

Sincerely,

A handwritten signature in blue ink that reads 'Robert E. Schultz III' with a stylized flourish at the end.

Robert E. Schultz III
Chief Operating Officer

To help protect your identity, we are offering a complimentary one-year membership to Experian IdentityWorksSM. This product helps detect possible misuse of your personal information and provides you with identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks In Three Easy Steps

1. ENROLL by: **March 2, 2022** (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **877.288.8057**. Be prepared to provide engagement number [REDACTED] 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 without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are available to help you address credit and non-credit related fraud.

Once you enroll in Experian IdentityWorks, you will have access to the following additional features:

- **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 specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

**Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877.288.8057 to register with the activation code above.**

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at **877.288.8057**.

* 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.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Rollins Financial Advisors, LLC: 3343 Peachtree Road NE, East Tower, Suite 500, Atlanta, Georgia 30326; (404) 892-7967.

Additional information for residents of the following states:

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov