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April 29, 2022

Bruce A. Radke
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VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Notification of a Data Security Incident

Dear Madam/Sir:

We represent Mike Martin & Associates, Inc. d/b/a Martin Tax & Financial Services (“Martin Tax”), 3640 NE Ralph Powell Road, Lee’s Summit, MO 64064, in connection with a recent incident that may have involved the personal information of five (5) Maryland residents. Martin Tax is reporting the incident pursuant to MD. CODE ANN., COM. LAW § 14-3504(H). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to this submission. While Martin Tax is notifying you of this incident, Martin Tax does not waive any rights or defenses relating to the incident, this notice, or the applicability of Maryland law on personal jurisdiction.

NATURE OF THE INCIDENT

On or around February 15, 2022, Martin Tax was made aware by its tax software provider that some of Martin Tax clients’ tax returns seemed to have been fraudulently filed. Upon learning of the situation, Martin Tax promptly engaged a leading forensic firm to investigate the security of its systems.

On March 14, 2022, based on the forensic firm’s investigation, Martin Tax determined that an unauthorized party may have gained access to Martin Tax’s environment, including certain files that contained personal information. The type of personal information in the involved files varies depending on the individual, but may include an individual’s name, contact information, Social Security number, driver’s license number or government ID number, financial account information, and income and other tax-related information.

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NUMBER OF MARYLAND RESIDENTS AFFECTED

On April 29, 2022, Martin Tax notified the five (5) Maryland residents by mailing a notification letter via U.S.P.S mail. Martin Tax has arranged an offer for twelve (12) months of complimentary Experian IdentityWorks 3B credit monitoring and identity theft protection services. Enclosed is a template copy of the notice that Martin Tax is sending to the Maryland residents.

STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, Martin Tax promptly launched an internal investigation, took steps to secure its systems and engaged a third-party forensic security firm to further investigate the incident and confirm the security of its email and computer systems. In addition, Martin Tax has been in regular and direct communication with the IRS and has enrolled its client into the IRS Taxpayer Protection Program. This program allows the IRS to be able to identify and prevent the processing of potentially fraudulent tax returns filed in our clients' names. Martin Tax has also notified the FBI of the incident.

Further, Martin Tax has implemented additional controls to reduce the risk of a similar incident occurring in the future, including enhancing its technical security measures. As discussed above, Martin Tax is notifying the potentially involved individuals and arranging for twelve (12) months of complimentary identity theft and credit monitoring services. The notice also includes information on steps individuals can take to protect themselves against fraudulent activity and identity theft.

CONTACT INFORMATION

Please do not hesitate to contact me if you have any questions or if I can provide you with any further information concerning this matter.

Sincerely,

A handwritten signature in cursive script that reads 'Bruce A. Radke'.

Bruce A. Radke
Shareholder

Enclosure



April 29, 2022

RE: NOTICE OF DATA BREACH

Dear 

Martin Tax & Financial Services (“Martin Tax”) values and respects the privacy of your personal information, which is why we are providing you with a written notice of a recent incident that may have involved some of your personal information. Below you will find information about what happened, steps we have taken, and resources and additional guidance to help you protect yourself.

What Happened? On February 15, 2022, we were notified by our tax software provider, Thomson Reuters, that some tax returns pertaining to our clients seemed to have been fraudulently filed. In response, we promptly engaged a forensic cybersecurity firm to conduct a forensic investigation and confirm the security of our computer systems. On March 14, 2022, the forensic cybersecurity firm confirmed that we experienced a cybersecurity incident potentially exposing the tax returns of some of our clients to an unauthorized and unknown third party. The forensic cybersecurity firm further confirmed that the incident had been contained and any unauthorized access to our computer systems had been eliminated.

What Information Was Involved? Based on the internal and forensic investigation, it appears the exposed information may have included the details present on your tax return, such as your first name, last name, contact information, Social Security number, income and other tax return information, and possibly bank account information.

What We Are Doing. We take the privacy and security of our clients’ personal information very seriously. We have taken additional steps to reduce the risk of this type of incident occurring in the future by enhancing our technical security measures and procedures and implementing additional security awareness training procedures.

We have also been in regular direct communication with the Internal Revenue Service (“IRS”) since we became aware of this incident and we have worked with them to enroll you in the IRS Taxpayer Protection Program. By enrolling our clients in the Taxpayer Protection Program, the IRS is better able to identify and prevent the processing of potentially fraudulent tax returns filed in our clients’ names. Through this program, we, as your tax preparation firm, are provided direct access to special IRS procedures that allow us to efficiently assist our clients in responding to letters from the IRS seeking identity confirmation. We have also notified the FBI.

We are also offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not negatively affect your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided with this letter. Please note that the deadline to enroll is July 19, 2022.**

What You Can Do. We encourage you to take advantage of the complimentary credit monitoring through Experian IdentityWorksSM Credit 3B. Information is included in a separate document enclosed with this letter. We also encourage you to carefully monitor the transactions in your financial accounts and on your credit report. You can find more information on steps to protect yourself against identity theft or fraud in the enclosed *Additional Important Information* sheet.

For More Information. We value the trust you place in us to protect your privacy and take our responsibility to safeguard your personal information seriously. We sincerely regret and apologize for any inconvenience or concern this incident might cause. Should you have any questions or concerns about this incident, please call 866-920-4558 from 9:00 a.m. – 7:00 p.m. EST, Monday through Friday.

Sincerely,

Martin Tax & Financial Services

MART-ADT-1

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: **7/19/2022** (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 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 CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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, Equifax and Transunion files 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.
- **Up to \$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 Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 2000
Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045
www.equifax.com
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
www.experian.com
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-888-909-8872
www.transunion.com
P.O. Box 160
Woodlyn, PA 19094

This notice was not delayed by law enforcement.

Iowa Residents: Iowa residents can contact the Office of the Attorney general to obtain information about steps to take to avoid identity theft from the Iowa Attorney General's office at: Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines IA 50319, 515-281-5164.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

