



MULLEN
COUGHLIN_{LLC}
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426 W. Lancaster Avenue, Suite 200
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May 2, 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 Greenstein DeLorme & Luchs, PC (“GDL”) located at 801 17TH Street N.W., Suite 1000, Washington, DC 20006, and are writing to notify your office of an incident that may affect the security of certain personal information relating to fifty (50) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, GDL 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 22, 2021, GDL became aware of suspicious activity in an employee’s email account and initiated an investigation. As part of the investigation, which was conducted by third-party forensic specialists, it was determined that one employee email account was subject to unauthorized access between July 27, 2021 and September 22, 2021. GDL therefore undertook a comprehensive, detailed review of the contents of the affected account to determine what information was present. Through the review, on or around December 1, 2021, GDL determined that information related to certain individuals was present in the relevant emails at the time of the incident, and may have been accessed without authorization. The information that could have been subject to unauthorized access includes name, Social Security number, driver’s license or state identification number, payment card information, financial account information, medical information, and health insurance information.

Notice to Maryland Residents

On or about May 2, 2022, GDL provided written notice of this incident to approximately fifty (50) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***. As GDL does not own some of the data at issue, GDL also provided notice to appropriate data owners who may request that GDL provide additional notices on their behalf to individuals and regulators. GDL may supplement this notice as needed to report additional residents who are notified on behalf of one or more data owners.

Other Steps Taken and To Be Taken

Upon discovering the event, GDL moved quickly to investigate, respond to the incident, assess the security of its systems, and identify potentially affected individuals. GDL is also working to implement additional safeguards and training to its employees. GDL is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for two (2) years through Experian at no cost to the individuals.

Additionally, GDL is providing impacted individuals with guidance on how to better protect against identity theft and fraud. GDL is providing individuals 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. GDL is also reporting this matter to regulators as required.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4839.

Very truly yours,

A handwritten signature in black ink, appearing to read "Rebecca Jones", written over a light gray rectangular background.

Rebecca J. Jones of
MULLEN COUGHLIN LLC

RJJ/mep
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 143 *****SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



May 2, 2022

Notice of Data [Extra1]

Dear Sample A. Sample:

Greenstein DeLorme & Luchs, P.C. ("GDL") writes to make you aware of a recent incident that may affect some of your information. Although we have no evidence of misuse of your information, this letter provides details of the incident, our investigation, and steps you can take to help protect your information should you feel it is appropriate to do so.

What Happened? On September 22, 2021, GDL became aware of suspicious activity in an employee's email account and initiated an investigation. As part of the investigation, which was conducted by third-party forensic specialists, it was determined that one employee email account was subject to unauthorized access between July 27, 2021 and September 22, 2021. GDL therefore undertook a comprehensive, detailed review of the contents of the affected account to determine what information was present. Through the review, on or around December 1, 2021, GDL determined that information related to you was present in the relevant emails at the time of the incident, and may have been accessed without authorization.

What Information Was Involved? The information related to you that may be affected includes your: [Extra2].

What We Are Doing. GDL takes the security of information in its care very seriously. Upon learning of this issue, we immediately secured the email account and conducted a thorough investigation to confirm the nature and scope of the incident. We arranged to have Experian provide credit monitoring and identity protection services to you for two (2) years at no cost to you as an added precaution. Please review the enclosed Steps You Can Take to Protect Personal Information for instructions on how to enroll in these services.

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. We further encourage you to enroll to receive the complimentary credit monitoring and identity restoration services being provided by GDL.

For More Information. We understand that you may have questions about the incident that are not addressed in this letter. If you have additional questions, please call (855) 797-1895 Monday through Friday from 9:00 am to 11:00 pm or Saturday and Sunday from 11:00 am to 8:00 pm Eastern Time (excluding major US holidays). You may also write to GDL at 801 17th St NW, Suite 1000, Washington, DC 20006. Please include Attention: Louis Haley in the correspondence.

We sincerely apologize for this incident and regret any concern or inconvenience this may cause you.

Sincerely,

Richard W. Luchs
President
Greenstein DeLorme & Luchs, P.C.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

As an added precaution, we are offering you access to 2 years of Experian's® IdentityWorksSM at no cost to you. Please note that Identity Restoration is available to you for 2 years 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. While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 2 year membership. This product provides you with superior identity protection 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: July 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 (855) 797-1895 by July 31, 2022. Be prepared to provide engagement number **B040733** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 2 YEAR 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 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.

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.

* 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.

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 security 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 District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

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.

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 North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.