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9 May 2022

VIA EMAIL

MARYLAND ATTORNEY GENERAL

IDTHEFT@OAG.STATE.MD.US

Re: Notice of Data Security Event

To Whom it May Concern:

We represent Brenda J. McGivern, P.C. ("BMPC"), a CPA firm located at 532 Page Street, Stoughton, Massachusetts 02072. This submission is made to ensure compliance with the Maryland data breach notification law Md. Code Com. Law §14-3504 (2018) which requires notice to your office in the event of a breach in the security of personal information affecting residents of the State of New York.

On November 4, 2021, BMPC became aware of an intruder into their system. BMPC's information technology managed service provider took immediate steps to eliminate access by the intruder and secure the network. BMPC shortly thereafter began working with counsel and a third-party cybersecurity specialist to investigate the incident. The investigation revealed an unauthorized person gained access to the network at some point between March 19, 2021 and November 4, 2021. On March 17, 2022 a comprehensive review of the potentially impacted information revealed that four (4) residents of Maryland were potentially affected. The types of personal information impacted may have included name, social security number, and financial account information.

In response to this incidence, BMPC has taken steps to secure its systems including implementing multi-factor authorization for all users and moving from the Microsoft Exchange Server to the cloud-based Office 365. BMPC will also be providing its staff training to further improve the protection of its clients' data.

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Written notice of this incident is being mailed to the affected Maryland residents. A sample copy of the notice has been enclosed for your records. BMPC is also notifying other regulators as necessary.

I believe this provides you with all information necessary for your purposes and to comply with Maryland law. However, if you need any further, please do not hesitate to contact me.

Most Sincerely,

A handwritten signature in black ink, appearing to read 'Kirsten Patzer', with a long horizontal flourish extending to the right.

Kirsten Patzer

KLP/kp

Enclosures

BRENDA J. McGIVERN, P.C.
532 Page Street
Stoughton, MA 02072

[Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, State Zip]

Notice of Data Breach

Dear [First Name]:

We at Brenda J. McGivern, P.C. take information privacy and security seriously. As part of that commitment, we are writing to inform you of a recent data security incident that may have affected your personal information. Please read this letter carefully.

What Information Was Involved

While we cannot confirm with certainty which of your personal information or data may have been compromised, it may have included full names, Social Security numbers, dates of birth, driver's license or other government issued identification numbers, and/or financial account numbers.

What You Can Do

In light of this incident, we recommend that you remain vigilant by reviewing and monitoring your account statements and credit reports. If you find any errors or unauthorized activity, you should contact your financial institution or call the number on the back of your payment card. You also may file a report with law enforcement, your state attorney general, and/or the Federal Trade Commission. In addition, please refer to the enclosed documentation which contains additional steps you may take to protect your information from misuse, including some information that may be specific to your state of residence.

You should also request an Identity Protection PIN directly from the IRS if you do not already have one. The IP PIN prevents someone else from filing a return with your Social Security number. You can get an IP PIN here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

As an additional precautionary measure to help protect your identity, we are offering a complimentary one-year membership in Experian IdentityWorksSM Premium. 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:

- **Enroll by:** [Date] (Your code will not work after this date.)
- **Visit this website to enroll:** [URL]

- Provide your activation code: **[Enrollment Code]**

Please refer to the enclosed documentation for additional information. If you have other 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 **[number]** by the enrollment end date noted above. Be prepared to provide engagement number **[number]** as proof of eligibility for the identity restoration services by Experian.

For More Information

We very sorry for any concern or inconvenience this incident has caused or may cause you, and we encourage you to take advantage of the Experian® services being offered. If you have any other questions or concerns that you would like to discuss, you may contact us through our dedicated hotline at **[number]**.

Sincerely,

A handwritten signature in black ink that reads "Brenda J. McGivern CPA". The signature is written in a cursive, flowing style.

Brenda J. McGivern

Additional Steps to Help Protect Your Information

Review personal account statements and credit reports. We recommend that you remain vigilant by reviewing personal account statements and monitoring credit reports to detect any errors or unauthorized activity. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call (877) 322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months. If you discover any suspicious items, you should report any incorrect information on your report to the credit reporting agency. The names and contact information for the credit reporting agencies are:

Equifax
1-866-766-0008
P.O. Box 105069
Atlanta, GA 30348
www.equifax.com

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

TransUnion
1-800-680-7289
P.O. Box 2000
Chester, PA 19022
www.transunion.com

Report suspected fraud. You have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You should report suspected incidents of identity theft to local law enforcement, your state's Attorney General, and/or the Federal Trade Commission.

Place Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. When you place a fraud alert, it will last one year. Fraud alerts are free and identity theft victims can get an extended fraud alert for seven years. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. For more information, visit <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>.

Place a Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. To place a security freeze, contact the nationwide credit reporting agencies by phone or online. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. Also, do not confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock. For more information, visit <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

Change Online Account Credentials. If the information involved in this incident included credentials used to access any of your online accounts, such as a username, password, PIN, or answer security question, you should to promptly change your username, password, PIN, security question and answer, or other access credentials and take other appropriate steps to protect all online accounts for which you use the same credentials.

Obtain additional information about the steps you can take to avoid identity theft from the following entities:

- **California Residents:** Visit the California Office of Privacy Protection,

www.privacy.ca.gov, for additional information on protection against identity theft.

- **Iowa Residents:** Office of the Attorney General of Iowa, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, (515) 281-5164.
- **Kentucky Residents:** Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, (502) 696-5300.
- **Maryland Residents:** Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, (888) 743-0023.
- **North Carolina Residents:** Office of the Attorney General of North Carolina, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.com, (919) 716-6400.
- **Oregon Residents:** Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us, (877) 877-9392.
- **Rhode Island Residents:** Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, (401) 274-4400.
- **All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.ftc.gov, 1-877-IDTHEFT (438-4338).

Know Your Rights Under the Fair Credit Reporting Act. The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. You have certain rights under the FCRA, which you can read about by visiting <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> and <https://www.consumer.ftc.gov/articles/0070-credit-and-your-consumer-rights>. These rights include: (1) You must be told if information in your file has been used against you; (2) You have the right to know what is in your file (you “file disclosure”); (3) You have the right to ask for a credit score; (4) You have the right to dispute incomplete or inaccurate information; (5) Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (6) Consumer reporting agencies may not report outdated negative information; (7) Access to your file is limited to people with a valid need; (8) You must give your consent for reports to be provided to employers; (8) You may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (9) You may seek damages from violators; and (10) identity theft victims and active duty military personnel have additional rights. For more information, visit www.ftc.gov/credit. States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.



ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN® IDENTITYWORKSSM MEMBERSHIP

Please refer to the enclosed letter for your personal activation code, instructions on how to enroll, and the deadline for enrollment.

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.¹
- **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms, and bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **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 Insurance²:** 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 contact an Experian agent at (877) 890-9332. 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 one year 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.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling

² 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.