

April 12, 2022

VIA OVERNIGHT MAIL

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

Re: Notice of Security Incident

To Whom it May Concern:



I am writing on behalf of Bob's Discount Furniture ("Bob's"), a furniture retailer headquartered in Manchester, Connecticut, to inform you that notice is being sent to one (1) Maryland resident regarding a recent security incident in which certain of their personal information was acquired without authorization.

I. Nature of the Security Incident.

Bob's uses third-party vendors to assist with its operations. On March 8, 2022, OnBrand24, a vendor that helps Bob's answer calls to its Customer Support Department, informed Bob's that one of its call center agents had improperly collected personal information from some of Bob's customers during their phone conversation.

Bob's immediately launched an investigation with OnBrand24. The investigation has revealed that from October 10, 2021 to March 8, 2022, one of OnBrand24's call center agents requested and collected credit card information from a number of customers, in violation of our policy that prohibits call center agents from ever requesting or accepting credit card information over the phone. The investigation has also determined that there was one instance where the agent used the collected information in an attempt to make fraudulent purchases.

II. Number of Residents Affected and To Be Notified.

One (1) Maryland resident has been identified as affected by the incident. Notice to the Maryland resident is being sent via first class mail on April 13, 2022. A sample of the notice to the resident is attached. Notification was not delayed due to a law enforcement investigation.

III. Types of Information Involved in the Incident.

We understand that the OnBrand24 call center agent collected credit card information, including the name on the credit card and the credit card number. In some cases, the agent also collected the CVV number, credit card expiration date, and billing address.

IV. Steps Bob's Discount Furniture has Taken to Address the Incident.

Bob's is committed to protecting its customers' privacy, and takes this responsibility seriously. Bob's regrets that this incident occurred, and has implemented the following measures to help mitigate its impact and to prevent a similar incident from reoccurring:

- Bob's has arranged to have Kroll help protect the affected individual from identity theft. Specifically, Bob's has made available to the affected individual, free of charge, 24 months of active credit monitoring, fraud consultation services, and identity restoration services. Please see the enclosed copy of the notification letter for additional details.

- Bob's has provided an explanation of additional steps that the affected individual may consider taking to further protect themselves, including checking credit reports, utilizing fraud alert services, and placing a security freeze on credit reports, as further explained in the enclosed copy of the notification letter.
- Bob's is providing the affected individual with a toll-free telephone number that they may call with questions about the incident, as further explained in the enclosed copy of the notification letter.
- Bob's has taken additional steps to help prevent a similar incident from occurring in the future, including working closely with OnBrand24 to provide additional training to its call center agents and to implement new procedures to better ensure that OnBrand24's agents are more closely monitored.
- Additionally, OnBrand24 has advised Bob's that they have terminated the call center agent and notified law enforcement of the agent's activities.

Please contact me if you have any questions.

Sincerely yours,



Ryan Schaffer
Chief Legal Officer
Bob's Discount Furniture
860-812-1225
434 Tolland Turnpike
Manchester, CT 06042

Enclosure

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

NOTICE OF DATA BREACH

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

We are writing to notify you about a security incident involving some of your personal information.

WHAT HAPPENED?

Bob's Discount Furniture uses certain third-party vendors to assist us with our operations. On March 8, 2022, OnBrand24, a vendor that helps us answer calls to Bob's Customer Support Department, informed us that one of its call center agents had improperly collected personal information from a Bob's customer during a phone conversation.

We immediately launched an investigation with OnBrand24. The investigation has revealed that from October 10, 2021 to March 8, 2022, OnBrand24's call center agent requested and collected credit card information from a number of customers, in violation of our policy that prohibits our call center agents from ever requesting or accepting credit card information over the phone. The investigation has also determined that there was one instance where the agent used the collected information in an attempt to make fraudulent purchases.

WHAT INFORMATION WAS INVOLVED?

We understand that the OnBrand24 call center agent collected credit card information, including the name on the credit card and the credit card number. In some cases, the agent also collected the CVV number, credit card expiration date, and billing address.

WHAT WE ARE DOING.

In addition to working with OnBrand24 to conduct a thorough investigation of the incident, we are taking steps to minimize the potential risk of harm to our customers, and implementing new measures to prevent a similar incident from happening again. OnBrand24 has advised us that it has terminated the call center agent and notified law enforcement of the agent's activities. We are also working closely with OnBrand24 to provide additional training to its call center agents and to implement new procedures to better ensure that its agents are more closely monitored.

As an additional precaution, we have arranged to have Kroll, a global leader in risk mitigation and response, provide identity monitoring services to you, free of charge, for the next twenty-four (24) months. These identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Please see the enclosure and visit info.krollmonitoring.com to learn more about Kroll and your identity monitoring services.

Please note that you must activate your Kroll services by <<b2b_text_6 (Activation Date)>>.

- Your Kroll membership number is: <<Membership Number s_n>>.
- You may activate your services at <https://enroll.krollmonitoring.com>.
- If you prefer to activate your services offline and receive monitoring alerts via the US Postal Service, you may use Kroll's automated phone system by calling 1-888-653-0511, Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your Kroll membership number ready when calling. In order to activate monitoring services, you will be required to provide your name, date of birth, and Social Security number through our automated phone system. For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com. Additional information describing your services is included with this letter.

WHAT YOU CAN DO.

We recommend that you activate your free identity monitoring services with Kroll that we have arranged for you, as described in this letter. We also recommend that you review your credit card transactions to check for any fraudulent activities on your account.

Experts recommend, as a general consumer protection measure, that you periodically review your credit report and account statements, even if you do not initially find suspicious activity. We have also included with this letter an explanation of additional steps you may consider taking to further protect yourself. Moreover, you should not provide personal information to others unless you are certain of the requester's identity and, as always, you should remain vigilant for incidents of fraud and identity theft.

FOR MORE INFORMATION.

We value your business, take our responsibility to help protect your privacy very seriously, and sincerely regret that this incident occurred. If you have any questions, please do not hesitate to contact us, toll-free, at (855) 482-1316 on Monday through Friday 8:30 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,



Roger Dunlap
Chief Experience Officer
Bob's Discount Furniture

IDENTITY THEFT PRECAUTIONS

Free Credit Report

The Fair Credit Reporting Act requires each of the three nationwide consumer reporting agencies (Equifax, Experian and TransUnion) to provide you annually, upon request, with a free copy of your credit report. Obtaining a copy of your credit report from each agency on an annual basis, and reviewing it for suspicious activity, can help you spot problems and address them quickly. You can request your free credit report online at www.annualcreditreport.com or by phone at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Fraud Alert

As a precaution against identity theft, you can consider placing a fraud alert on your credit file. A "fraud alert" tells creditors to contact you before opening a new account or changing an existing account. A fraud alert also lets your creditors know to watch for unusual or suspicious activity. To place a fraud alert, call any one of the three major consumer reporting agencies listed below. An initial fraud alert remains effective for one year, and is free of charge. If you wish, you can renew the fraud alert at the expiration of this initial period. As soon as one credit agency confirms your fraud alert, the others are notified to place fraud alerts on your file.

Equifax

Equifax Information Services LLC
P.O. Box 105069
Atlanta, GA 30348-5069
Toll-free: 800-525-6285
www.equifax.com/personal/credit-report-services/

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
Toll-free: 800-680-7289
www.transunion.com

Experian

National Consumer Assistance
P.O. Box 9532
Allen, TX 75013
Toll-free: 888-397-3742
www.experian.com/fraud/center.html

The consumer reporting agencies can also provide you information about placing a security freeze on credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services.

Further Information

In addition to the agencies listed above, you may obtain additional information about the steps you can take to avoid identity theft (including, a security freeze) by contacting the Federal Trade Commission (FTC) using the contact information below. In addition, certain state laws advise you to report suspected incidents of identity theft to local law enforcement or to your Attorney General's office.

Federal Trade Commission

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

Maryland Office of the Attorney General, Consumer Protection Division

200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023
www.oag.state.md.us



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.