



MULLEN
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ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

June 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 Equity Now, Inc. ("Equity Now") located at 9700 Philadelphia Court, Lanham, Maryland, 20706, and are writing to notify your office of an event that may affect the security of some personal information relating to approximately one hundred seventy-two (172) Maryland residents. This notice may be supplemented if significant new facts are learned subsequent to its submission. By providing this notice, Equity Now 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 or around July 26, 2021, Equity Now identified suspicious activity related to twelve (12) employees' email accounts. Equity Now immediately launched an investigation into the nature and scope of the event, with the assistance of third-party computer forensic specialists. Through the investigation, Equity Now learned that an unknown individual accessed the employees' email accounts at various times prior to July 28, 2021.

Although the investigation was unable to confirm which specific emails may have been viewed or taken by the unauthorized actor, Equity Now could not rule out the possibility that some information relating to individuals may have been impacted. Therefore, in an abundance of caution, Equity Now undertook a comprehensive and time-intensive review of information stored in the impacted email accounts, with the assistance of third-party review specialists, in order to determine what information was affected and to whom the information related. Upon completion of the third-party review, Equity Now then conducted a manual review of its records to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. This review was recently completed.

The information that could have been subject to unauthorized access for Maryland residents may vary by individual and includes name, driver's license number, Social Security number, financial account information, health insurance information, medical information, payment card information, and passport number.

Notice to Maryland Residents

On or about June 2, 2022, Equity Now began providing written notice of this event to potentially affected individuals, which includes approximately one hundred seventy-two (172) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Equity Now moved quickly to investigate and respond, assess the security of its systems, and notify potentially affected individuals. Equity Now is also working to implement additional administrative and technical safeguards and training to its employees. Equity Now is providing access to credit monitoring services for 12 months, through Experian, to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

Additionally, Equity Now is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Equity Now 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. Equity Now also notified other appropriate state regulators.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1129.

Very truly yours,

Brittany R. Bickel of
MULLEN COUGHLIN LLC

BRB/jls
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

June 2, 2022

H9382-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 ADULT
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



Re: Notice of [Extra1]

Dear Sample A. Sample:

Equity Now, Inc. ("Equity Now") is providing notice of a recent event that may affect the security of some of your information. Although we have no indication that your information has been fraudulently misused in relation to this event, we are providing you with information about the event, our response, and additional measures you can take to help protect your information, should you feel it appropriate to do so.

What Happened? On or around July 26, 2021, Equity Now identified suspicious activity related to certain employees' email accounts. We immediately launched an investigation into the nature and scope of the event. Through our investigation, we learned that an unknown individual accessed the employees' email accounts prior to July 28, 2021.

In an abundance of caution, we then worked with specialists to undertake a comprehensive review of information stored in the impacted email accounts to determine what information was affected and to whom the information related. We then conducted a manual review of our records to confirm the identities of individuals affected by this event and their contact information to provide notifications. We recently completed our review.

What Information Was Involved. Our investigation determined that the following types of information related to you were present in the email account at the time of the event: name and [Extra2].

What We Are Doing. We take this event and the security of information in our care seriously. Upon discovering this event, we promptly took steps to investigate and respond, assess the security of our systems, and notify potentially affected individuals. In response to this event, we are reviewing and enhancing our information security policies and procedures.

While we are unaware of any fraudulent misuse of your information as a result of this event, as an additional precaution, Equity Now is offering you access to [Extra3] months of complimentary credit monitoring and identity restoration services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

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. Please also review the enclosed *Steps You Can Take to Help Protect Your Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information. You can also enroll in the credit monitoring services that we are offering.

0000001



H9382-L01

For More Information. If you have additional questions, you may call our toll-free assistance line at (888) 397-0104 Monday through Friday from 9:00 am to 11:00 pm and Saturday through Sunday from 11:00 am to 8:00 pm Eastern (excluding U.S. holidays). Be prepared to provide your engagement number ENGAGE#. You may also write to Equity Now at 9700 Philadelphia Court, Lanham, MD 20706.

Sincerely,



Shomari A. James

Co-founder, Chairman and

Chief Executive Officer

Equity Now, Inc.

www.equitynowinc.org

Non-Profit Charter Management

Organization to Legends Charter Schools

www.legendsschools.org

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for [Extra3] months from the date of this letter and does not require any action on your part at this time.¹

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 membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

1. Ensure that you enroll by **August 31, 2022** (Your code will not work after this date.)
2. Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
3. Provide your activation code: **ABCDEFGHI**

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 **(888) 397-0104** by **August 31, 2022**. Be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the Identity Restoration services by Experian.

Additional details regarding your [Extra3] month 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:

1. Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.¹
2. Credit Monitoring: Actively monitors Experian file for indicators of fraud.
3. Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
4. Experian IdentityWorks ExtendCARE: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
5. \$1 Million Identity Theft Insurance²: 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 one-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

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.



years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

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 credit 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 fraud alert or 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.



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

June 2, 2022

H9382-L02-0000002 T00001 P001 *****SCH 5-DIGIT 12345

PARENT OR GUARDIAN OF:

SAMPLE A SAMPLE - L02 MINOR

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



Re: Notice of [Extra1]

Dear Parent or Guardian of Sample A. Sample:

Equity Now, Inc. ("Equity Now") is providing notice of a recent event that may affect the security of some of your minor child's information. Although we have no indication that your minor child's information has been fraudulently misused in relation to this event, we are providing you with information about the event, our response, and additional measures you can take to help protect your minor child's information, should you feel it appropriate to do so.

What Happened? On or around July 26, 2021, Equity Now identified suspicious activity related to certain employees' email accounts. We immediately launched an investigation into the nature and scope of the event. Through our investigation, we learned that an unknown individual accessed the employees' email accounts prior to July 28, 2021.

In an abundance of caution, we then worked with specialists to undertake a comprehensive review of information stored in the impacted email accounts to determine what information was affected and to whom the information related. We then conducted a manual review of our records to confirm the identities of individuals affected by this event and their contact information to provide notifications. We recently completed our review.

What Information Was Involved. Our investigation determined that the following types of information related to your minor child were present in the email account at the time of the event: name and [Extra2].

What We Are Doing. We take this event and the security of information in our care seriously. Upon discovering this event, we promptly took steps to investigate and respond, assess the security of our systems, and notify potentially affected individuals. In response to this event, we are reviewing and enhancing our information security policies and procedures.

While we are unaware of any fraudulent misuse of your minor child's information related to this event, as an additional precaution, Equity Now is offering your minor child access to [Extra3] months of complimentary minor identity monitoring services through Experian. Details of this offer and instructions on how to activate these services are enclosed with this letter.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your minor child's account statements and free credit reports, if any, for suspicious activity and to detect errors. Please also review the enclosed *Steps You Can Take to Help Protect a Minor's Personal Information*, which contains information on what you can do to safeguard against possible misuse of your minor child's information. You can also enroll in the minor identity monitoring services that we are offering.

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H9382-L02

For More Information. If you have additional questions, you may call our toll-free assistance line at (888) 397-0104 Monday through Friday from 9:00 am to 11:00 pm and Saturday through Sunday from 11:00 am to 8:00 pm Eastern (excluding U.S. holidays). Be prepare to provide your engagement number B053970. You may also write to Equity Now at 9700 Philadelphia Court, Lanham, MD 20706.

Sincerely,



Shomari A. James

Co-founder, Chairman and

Chief Executive Officer

Equity Now, Inc.

www.equitynowinc.org

Non-Profit Charter Management

Organization to Legends Charter Schools

www.legendsschools.org

STEPS YOU CAN TAKE TO PROTECT A MINOR'S PERSONAL INFORMATION

Enroll in Minor Identify Monitoring

To help protect your minor dependent's identity, we are offering complimentary access to Experian IdentityWorksSM for twelve (12) months.

If you believe there was fraudulent use of your minor dependent's information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for twelve (12) months 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 twelve (12) month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your minor dependent's personal information, please follow the steps below:

- Ensure that you enroll by **August 31, 2022** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide your activation code: **ABCDEFGHI**

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 **(888) 397-0104** by **August 31, 2022**. Be prepared to provide engagement number **B053970** as proof of eligibility for the Identity Restoration services by Experian.

Additional details regarding your twelve (12) month 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:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & 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 ExtendCARE:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance¹:** Provides coverage for certain costs and unauthorized electronic fund transfers.

¹ 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.



Monitor Your Minor Child's Accounts

Typically, a minor under the age of eighteen does not have credit in his or her name, and the consumer reporting agencies do not have a credit report in a minor's name. To find out if your minor has a credit report or to request a manual search for your minor's Social Security number each credit bureau has its own process. To learn more about these processes or request these services, you may contact the credit bureaus by phone or in writing or you may visit the below websites:

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/fraud/form-minor-child.html

TransUnion
P.O. Box 2000
Chester, PA 19016
1-888-909-8872
www.transunion.com/credit-disputes/child-identity-theft-inquiry-form

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
my.equifax.com/consumer-registration/UCSC/#/personal-info

Under U.S. law, individuals are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your minor's credit report should your minor have established credit.

Adults and minors, sixteen years or older, have the right to place a "security freeze" on a credit report, which will prohibit a consumer reporting agency from releasing information in the credit report without express authorization. A parent or guardian also has the right to place a "security freeze" on a minor's credit report if the child is under the age of sixteen. This right includes proactively placing a "security freeze" on a minor's credit report if the minor is under sixteen years old. If the nationwide credit reporting agencies don't have a credit file on the minor, they will create one so they can freeze it. This record can't be used for credit purposes. It's there to make sure the child's record is frozen and protected against potential identity theft and fraud. Pursuant to federal law, you cannot be charged to place or lift a security freeze on a credit report. Should you wish to place a security freeze on a credit file or proactively place a freeze on a minor's credit report, please contact the major consumer reporting agencies listed below:

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

TransUnion
P.O. Box 380
Woodlyn, PA 19094
1-888-909-8872
www.transunion.com/credit-freeze

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-349-9960
https://assets.equifax.com/assets/personal/Minor_Freeze_Request_Form.pdf

As an alternative to a security freeze, individuals with established credit have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a one-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 the minor is a victim of identity theft, he/she is 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 agencies listed below:

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

TransUnion
P.O. Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com/personal/credit-report-services

To request information about the existence of a credit file in your minor's name, search for your minor's Social Security number, place a security freeze on your minor's credit file, place a fraud alert on your minor's credit report (if one exists), or request a copy of your minor's credit report you may be required to provide the following information:

- A copy of your driver's license or another government issued identification card, such as a state ID card, etc.;
- proof of your address, such as a copy of a bank statement, utility bill, insurance statement, etc.;
- a copy of your minor's birth certificate;
- a copy of your minor's Social Security card;
- your minor's full name, including middle initial and generation, such as JR, SR, II, III, etc.;
- your minor's date of birth; and previous addresses for the past two years.

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.



