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June 6, 2022

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Mr. Frosh:

We are writing on behalf of our client, Coastal Realty Capital d/b/a Maine Capital Group, to provide notice to your office concerning a security incident involving one Maryland resident.¹ Maine Capital Group is providing this notice on its own behalf and on behalf of its former affiliate, Approved Home Mortgage. Maine Capital Group's office is located at 2320 Congress Street, Suite D, Portland, Maine 04102.

Maine Capital Group identified unusual network activity that caused certain devices in its network to become unavailable. Maine Capital Group immediately began an investigation, a cybersecurity firm was engaged, and measures were taken to address the incident and restore the devices. Maine Capital Group also notified law enforcement and worked to support its investigation.

Maine Capital Group learned that there was unauthorized activity in its network between December 1, 2021 and December 2, 2021. During that time, an unauthorized party obtained files stored on Maine Capital Group's file server, including files related to Approved Home Mortgage.

¹ This notice does not waive Coastal Realty Capital d/b/a Maine Capital Group's or Approved Home Mortgage's objection that Maryland lacks personal jurisdiction over it regarding any claims relating to this incident.

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Maine Capital Group conducted a careful review of those files and, on May 9, 2022, determined that the files contained the name and financial account number of one Maryland resident.

On June 6, 2022, Maine Capital Group will mail a notification letter via First Class mail to the Maryland resident. A copy of the notification letter is attached. Maine Capital Group has established a dedicated, toll-free call center that the individual can call to obtain more information regarding the incident.

To help prevent this type of incident from happening again, Maine Capital Group is taking steps to enhance the security of its network.

Please do not hesitate to contact me if you have any questions regarding this incident.

Sincerely,

A handwritten signature in blue ink, appearing to read "Joseph L. Bruemmer", with a large, stylized initial "J" and "B" on the left side.

Joseph L. Bruemmer
Partner

Attachment



Maine Capital Group

We see lending differently

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

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

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Coastal Realty Capital d/b/a Maine Capital Group and former affiliate Approved Home Mortgage understand the importance of protecting information. We are writing to inform you that we identified and addressed a security incident that involved some of your information. This notice explains the incident and the measures we have taken in response and provides some additional steps you can take.

We identified unusual network activity that caused certain devices in our network to become unavailable. We immediately began an investigation, a cybersecurity firm was engaged, and measures were taken to address the incident and to restore the devices. We also notified law enforcement and worked to support its investigation.

We learned that there was unauthorized activity in our network between December 1, 2021 and December 2, 2021. During that time, an unauthorized party obtained files stored on our file server. We conducted a careful review of those files and, on May 9, 2022, determined that the files contained some of your information, including <<b2b_text_1 ("name" and data elements)>>.

We wanted to notify you of this incident and to assure you that we take it seriously. As a precaution, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. These services are completely free to you and activating them will not hurt your credit score.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (date)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information on identity theft prevention, steps you can take to help protect your information, and your complimentary one-year identity monitoring membership, please see the additional information provided in this letter.

We regret that this occurred and apologize for any inconvenience. To help prevent something like this from happening again, we are taking steps to further enhance the security of our network. If you have additional questions, please call XXX-XXX-XXXX, Monday through Friday, between 8:00 a.m. and 5:30 p.m. Central Time, excluding major U.S. holidays.

Sincerely,

Scott Charette
Chief Financial Officer



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.

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Additional Information for Residents of the Following State(s)

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at: North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov