



June 29, 2022

Via Federal Express

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



RE: Notification of a personal data breach affecting Maryland residents

To Whom It May Concern:

Pursuant to Md. Code Com. Law § 14-3504, we are writing you to notify you of a potential data breach that may have resulted in the unauthorized disclosure of personal information of 1,598 Maryland residents.

Description of the breach

On June 3, 2022, LendingTree, LLC ("Lending Tree") identified a code vulnerability, which likely resulted in the unauthorized disclosure of some sensitive personal information. We believe the unauthorized disclosure began in or around mid-February 2022.

The types of impacted information included name, Social Security number, date of birth, and street address. LendingTree remediated the vulnerability on June 3, 2022, and we are working to implement additional security measures to protect consumers who visit our online interfaces.

Notice to Maryland residents

The Company sent, via first class U.S. mail, a notification letter to the affected Maryland residents. The letter includes information about how they can protect themselves against potential fraud and identity theft and contact information if they have any questions regarding the incident. LendingTree began sending these letters on June 29, 2022. Please see the



attached sample of the notice that LendingTree mailed to affected Maryland residents; it includes information regarding the identity theft services LendingTree is offering, without charge, to affected Maryland residents.

Yours sincerely,

Heather Enlow-Novitsky

Heather Enlow-Novitsky, Esq.

SVP of Compliance

Deputy General Counsel

For and on behalf of LendingTree

Office: (704)943-8988

Email: Heather.Novitsky@lendingtree.com

Enclosure



Return mail will be processed by: IBC
PO Box 847 • Holbrook, NY 11741

To Enroll

Visit:

<https://secure.identityforce.com/benefit/lendingtree1>

Enrollment Code: **WQ3PCA6H2C**

June 29, 2022

Notice of Data Breach

Dear [REDACTED],

Lending Tree, LLC ("LendingTree") is writing to inform you of a data incident that may have involved your personal information.

What Happened

On June 3, 2022, LendingTree determined that a code vulnerability likely resulted in the unauthorized disclosure of some sensitive personal information. We believe the unauthorized disclosure began in mid-February 2022.

What Information Was Involved

The types of impacted information included name, social security number, date of birth, and street address.

What We Are Doing

The vulnerability in the code no longer exists, and we are working to implement additional security measures to protect consumers who visit our online interfaces.

In addition, we are offering, at no charge, identity theft protection services through IdentityForce. IdentityForce identity protection services include 24 months of **Single Bureau Credit Monitoring***, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. With this protection, IdentityForce will help you resolve issues if your identity is compromised. These services will be provided by Cyberscout through IdentityForce, a company specializing in fraud assistance and remediation services.

How Do I Enroll For The Free Services

To enroll in Credit Monitoring* services at no charge, please log on to <https://secure.identityforce.com/benefit/lendingtree1> and follow the instructions provided. When prompted, please provide the following unique code to receive services: **WQ3PCA6H2C**. Please note the deadline to enroll is ninety days from the date of this letter.

With this protection, IdentityForce will help you resolve issues if your identity is compromised.

What You Can Do

We encourage you to enroll in free identity protection services by going to <https://secure.identityforce.com/benefit/lendingtree1> using the Enrollment Code provided above. If you have any enrollment related questions contact IdentityForce with any enrollment related questions calling 1-800-405-6108 any time from Monday through Friday, from 8:00 am to 8:00 pm Eastern, excluding holidays.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter enrolling online, so please do not discard this letter.

Please call 888-546-1446 or go to <https://www.lendingtree.com/about/contact-us/> for assistance or for any additional questions you may have.

Sincerely,

Arun Sankaran

Arun Sankaran
Chief Information Security Officer
Lending Tree, LLC

(Enclosure)

Services marked with an "" require an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Recommended Steps to help Protect your Information

1. Website and Enrollment. Go to <https://secure.identityforce.com/benefit/lendingtree> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IdentityForce identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IdentityForce will be able to assist you.

3. Telephone. Contact IdentityForce at 800-405-6108 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. 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 1-877-322-8228. 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 and have enrolled in IdentityForce identity protection, notify them immediately by calling or by logging into the IdentityForce website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of the IdentityForce team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned a restoration specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that 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 can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

5. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

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

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

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year. You may be required to pay fees for additional credit reports.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

6. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files. You can obtain more information about security freezes from a consumer reporting agency or the Federal Trade Commission.

7. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

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, Telephone: 1-888-743-0023.

New Mexico Residents: You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

New York Residents: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

Rhode Island Residents: Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, www.riag.ri.gov, Telephone: 401-274-4400

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.