



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

Christopher J. DiIenno  
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Email: [cdiienna@mullen.law](mailto:cdiienna@mullen.law)

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

August 22, 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](mailto:idtheft@oag.state.md.us)

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent Local Marketing Solutions Group, Inc. parent company of MoneyMailerUSA, Inc. dba Money Mailer ("Money Mailer") located at 1600 Golf Road, Suite 1200, #119, Rolling Meadows, IL, 60008, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) Maryland resident. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Money Mailer 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 June 2, 2022, Money Mailer identified suspicious activity related to certain computer systems, and subsequently discovered their network was the target of a sophisticated cyber-attack. Money Mailer moved quickly to secure the network and began an investigation with the assistance of third-party forensic specialists to identify what happened and confirm what information may have been involved. The investigation determined that there was unauthorized access to the Money Mailer environment between May 31, 2022 and June 2, 2022. While the investigation is ongoing, we determined that certain documents containing information relating to the resident in this state, were potentially accessed from the network by an unauthorized actor during this time frame. The information that could have been subject to unauthorized access includes name and Social Security number.

### **Notice to Maryland Resident**

On or about August 22, 2022, Money Mailer began providing written notice of this incident to one (1) Maryland resident. 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, Money Mailer moved quickly to investigate and respond to the incident, assess the security of Money Mailer systems, and identify potentially affected individuals. Further, Money Mailer notified federal law enforcement regarding the event. Money Mailer is also working to implement additional safeguards and training to its employees. Money Mailer is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Money Mailer is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Money Mailer 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.

Money Mailer is providing written notice of this incident to relevant state regulators, as necessary.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,

Christopher J. DiIenno of  
MULLEN COUGHLIN LLC

CJD/crm  
Enclosure

# **EXHIBIT A**



Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

August 22, 2022

1 1 120 \*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



## Re: Notice of [Extra1]

Dear Sample A. Sample:

MoneyMailerUSA, Inc. dba Money Mailer (“Money Mailer”) writes to inform you of an incident that may affect the security of some of your information. We are providing you with an overview of the incident, our response, and steps you may take to better protect yourself, should you wish to do so.

**What Happened?** On June 2, 2022, Money Mailer identified suspicious activity related to certain computer systems, and subsequently discovered our network was the target of a sophisticated cyber-attack. We moved quickly to secure the network and began an investigation with the assistance of third-party forensic specialists to identify what happened and confirm what information may have been involved. The investigation determined that there was unauthorized access to our environment between May 31, 2022 and June 2, 2022. While our investigation is ongoing, we determined that certain documents containing information relating to you, were potentially accessed from our network by an unauthorized actor during this time frame.

**What Information Was Involved?** The information that was impacted may include your name and social security number.

**What Are We Doing?** Following this incident, we took immediate steps to secure our environment and increase our security posture moving forward. To help you protect against potential misuse of your information, we are offering you free credit monitoring services through Experian for one (1) year, and encourage you to enroll yourself in these services. **If you would like to enroll in the free credit monitoring services, please follow the instructions below.** Please note, you will need to enroll yourself in the services if you would like to do so, as we are unable to enroll you on your behalf.

**What Can You Do.** We encourage you to review the enclosed *Steps You Can Take To Help Protect Your Information* for additional guidance on what you can do to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also activate the complimentary credit and identity monitoring services we are offering.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at (833) 420-2864 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B059206.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

Tom Baber  
CEO  
MoneyMailerUSA, Inc.

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### **Enroll in Identity Monitoring**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for one (1) year.

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 one (1) 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](http://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 one (1) year 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:

- Ensure that you **enroll by** November 30, 2022 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- 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 (833) 420-2864 by November 30, 2022. Be prepared to provide engagement number B059206 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR ONE (1) YEAR 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:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* 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 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](http://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 1-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 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 security 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 credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 1-888-298-0045                                                                                                                  | 1-888-397-3742                                                              | 1-833-395-6938                                                                              |
| Equifax Fraud Alert, P.O. Box 105069<br>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<br>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](http://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 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](http://www.oag.state.md.us). Money mailer is located at 12131 Western Avenue, Garden Grove, CA, 92841.



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

Christopher J. DiIenno  
Office: (267) 930-4775  
Fax: (267) 930-4771  
Email: [cdiienna@mullen.law](mailto:cdiienna@mullen.law)

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

March 13, 2023

**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](mailto:idtheft@oag.state.md.us)

**Re: Supplemental Notice of Data Event**

To Whom It May Concern:

We represent Local Marketing Solutions Group, Inc. parent company of MoneyMailerUSA, Inc. dba Money Mailer ("Money Mailer") located at 1600 Golf Road, Suite 1200, #119, Rolling Meadows, IL, 60008, and are writing to supplement our August 26, 2022 notice, attached here as ***Exhibit AA***, to your office of an incident that may affect the security of certain personal information relating to an additional thirty-four (34) Maryland residents. There are a total of thirty-five (35) impacted Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Money Mailer 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 June 2, 2022, Money Mailer identified suspicious activity related to certain computer systems, and subsequently discovered their network was the target of a sophisticated cyber-attack. Money Mailer moved quickly to secure the network and began an investigation with the assistance of third-party forensic specialists to identify what happened and confirm what information may have been involved. The investigation determined that there was unauthorized access to the Money Mailer environment between May 31, 2022 and June 2, 2022. Money Mailer began providing individuals with notice of the event on August 22, 2022. On February 21, 2023, Money Mailer determined that certain documents containing information relating to residents in this state were potentially accessed from the network by an unauthorized actor during this time frame.

The information that could have been subject to unauthorized access includes name, Social Security number, and financial account information.

### **Notice to Maryland Residents**

On or about March 13, 2023, Money Mailer provided written notice of this incident to thirty-four (34) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit B***.

### **Other Steps Taken and To Be Taken**

Upon discovering the event, Money Mailer moved quickly to investigate and respond to the incident, assess the security of Money Mailer systems, and identify potentially affected individuals. Further, Money Mailer notified federal law enforcement regarding the event. Money Mailer is also working to implement additional safeguards and training to its employees. Money Mailer is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Money Mailer is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Money Mailer 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.

Money Mailer is providing written notice of this incident to relevant state regulators, as necessary.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,

A handwritten signature in black ink, appearing to read "C. DiLenno", with a stylized flourish at the end.

Christopher J. DiLenno of  
MULLEN COUGHLIN LLC

CJD/crm  
Enclosure

# **EXHIBIT AA**

---

**From:** Furrah Qureshi  
**Sent:** Monday, August 22, 2022 4:26 PM  
**To:** idtheft@oag.state.md.us  
**Cc:** Christopher Dilenno; Furrah Qureshi; Lynn Montgomery; Corinne Menapace; John Mullen  
**Subject:** Local Marketing Solutions Group, Inc. – Notice of Data Event – MD  
**Attachments:** Notice of Data Event - LMSG (MD).pdf

Sir or Madam,

Please see the attached for notice of data event.

Thank you,

**Furrah Qureshi**  
**Attorney**  
***Mullen Coughlin LLC***  
426 W. Lancaster Avenue, Suite 200  
Devon, PA 19333  
(267) 930-4689 - Office  
(484) 744-6833 - Mobile  
fqureshi@mullen.law



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MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

Christopher J. DiLenno  
Office: (267) 930-4775  
Fax: (267) 930-4771  
Email: [cdilenno@mullen.law](mailto:cdilenno@mullen.law)

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

August 22, 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](mailto:idtheft@oag.state.md.us)

**Re: Notice of Data Event**

Dear Sir or Madam:

We represent Local Marketing Solutions Group, Inc. parent company of MoneyMailerUSA, Inc. dba Money Mailer ("Money Mailer") located at 1600 Golf Road, Suite 1200, #119, Rolling Meadows, IL, 60008, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) Maryland resident. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Money Mailer 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 June 2, 2022, Money Mailer identified suspicious activity related to certain computer systems, and subsequently discovered their network was the target of a sophisticated cyber-attack. Money Mailer moved quickly to secure the network and began an investigation with the assistance of third-party forensic specialists to identify what happened and confirm what information may have been involved. The investigation determined that there was unauthorized access to the Money Mailer environment between May 31, 2022 and June 2, 2022. While the investigation is ongoing, we determined that certain documents containing information relating to the resident in this state, were potentially accessed from the network by an unauthorized actor during this time frame. The information that could have been subject to unauthorized access includes name and Social Security number.

### **Notice to Maryland Resident**

On or about August 22, 2022, Money Mailer began providing written notice of this incident to one (1) Maryland resident. 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, Money Mailer moved quickly to investigate and respond to the incident, assess the security of Money Mailer systems, and identify potentially affected individuals. Further, Money Mailer notified federal law enforcement regarding the event. Money Mailer is also working to implement additional safeguards and training to its employees. Money Mailer is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Money Mailer is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Money Mailer 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.

Money Mailer is providing written notice of this incident to relevant state regulators, as necessary.

### **Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,

Christopher J. DiIenno of  
MULLEN COUGHLIN LLC

CJD/crm  
Enclosure

# **EXHIBIT A**



Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

August 22, 2022

1 1 120 \*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



## Re: Notice of [Extra1]

Dear Sample A. Sample:

MoneyMailerUSA, Inc. dba Money Mailer (“Money Mailer”) writes to inform you of an incident that may affect the security of some of your information. We are providing you with an overview of the incident, our response, and steps you may take to better protect yourself, should you wish to do so.

**What Happened?** On June 2, 2022, Money Mailer identified suspicious activity related to certain computer systems, and subsequently discovered our network was the target of a sophisticated cyber-attack. We moved quickly to secure the network and began an investigation with the assistance of third-party forensic specialists to identify what happened and confirm what information may have been involved. The investigation determined that there was unauthorized access to our environment between May 31, 2022 and June 2, 2022. While our investigation is ongoing, we determined that certain documents containing information relating to you, were potentially accessed from our network by an unauthorized actor during this time frame.

**What Information Was Involved?** The information that was impacted may include your name and social security number.

**What Are We Doing?** Following this incident, we took immediate steps to secure our environment and increase our security posture moving forward. To help you protect against potential misuse of your information, we are offering you free credit monitoring services through Experian for one (1) year, and encourage you to enroll yourself in these services. **If you would like to enroll in the free credit monitoring services, please follow the instructions below.** Please note, you will need to enroll yourself in the services if you would like to do so, as we are unable to enroll you on your behalf.

**What Can You Do.** We encourage you to review the enclosed *Steps You Can Take To Help Protect Your Information* for additional guidance on what you can do to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also activate the complimentary credit and identity monitoring services we are offering.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at (833) 420-2864 toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number B059206.

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

Tom Baber  
CEO  
MoneyMailerUSA, Inc.

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### **Enroll in Identity Monitoring**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for one (1) year.

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 one (1) 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](http://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 one (1) year 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:

- Ensure that you **enroll by** November 30, 2022 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- 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 (833) 420-2864 by November 30, 2022. Be prepared to provide engagement number B059206 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR ONE (1) YEAR 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:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* 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 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](http://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.

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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 security 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 credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 1-888-298-0045                                                                                                                  | 1-888-397-3742                                                              | 1-833-395-6938                                                                              |
| Equifax Fraud Alert, P.O. Box 105069<br>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<br>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](http://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 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](http://www.oag.state.md.us). Money mailer is located at 12131 Western Avenue, Garden Grove, CA, 92841.

# **EXHIBIT B**



Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

9 1 2228 \*\*\*\*\*SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



March 13, 2023

**Re: Notice of [Extra4]**

Dear Sample A. Sample:

MoneyMailerUSA, Inc. dba Money Mailer (“Money Mailer”) writes to inform you of an incident that may affect the security of some of your information. We are providing you with an overview of the incident, our response, and steps you may take to better protect yourself, should you wish to do so.

**What Happened?** On June 2, 2022, Money Mailer identified suspicious activity related to certain computer systems, and subsequently discovered our network was the target of a sophisticated cyber-attack. We moved quickly to secure the network and began an investigation with the assistance of third-party forensic specialists to identify what happened and confirm what information may have been involved. The investigation determined that there was unauthorized access to our environment between May 31, 2022 and June 2, 2022. Money Mailer began providing notice to impacted individuals on a rolling basis as we continued to investigate. On February 21, 2023, we determined that certain documents containing information relating to you were potentially accessed from our network by an unauthorized actor during this time frame.

**What Information Was Involved?** The information that was impacted may include your name, [Extra1].

**What Are We Doing?** Following this incident, we took immediate steps to secure our environment and increase our security posture moving forward. To help you protect against potential misuse of your information, we are offering you free credit monitoring services through Experian for [Extra3], and encourage you to enroll yourself in these services. **If you would like to enroll in the free credit monitoring services, please follow the instructions below.** Please note, you will need to enroll yourself in the services if you would like to do so, as we are unable to enroll you on your behalf.

**What Can You Do?** We encourage you to review the enclosed *Steps You Can Take To Protect Your Personal Information* for additional guidance on what you can do to better protect against the possibility of identity theft and fraud, should you feel it is appropriate to do so. You may also activate the complimentary credit and identity monitoring services we are offering.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line at (833) 575-2853 from Monday through Friday 8 am - 10 pm CST, Saturday and Sunday 10 am - 7 pm CST (excluding major U.S. holidays).

We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

Tom Baber  
CEO  
MoneyMailerUSA, Inc.

## STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

### **Enroll in Identity Monitoring**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for [Extra3].

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] 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](http://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 [Extra3] 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:

- Ensure that you **enroll by** May 31, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- 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 (833) 575-2853 by May 31, 2023. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR [EXTRA3] 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:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>\*\*</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* 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 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](http://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 1-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 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 security 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 credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 1-888-298-0045                                                                                                                  | 1-888-397-3742                                                              | 1-800-916-8800                                                                              |
| Equifax Fraud Alert, P.O. Box 105069<br>Atlanta, GA 30348-5069                                                                  | Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013                        | TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016                                    |
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*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](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There is 1 Rhode Island resident impacted by this incident.