



MULLEN
COUGHLIN^{LLC}
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426 W. Lancaster Avenue, Suite 200
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August 26, 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 Truly Nolen of America, Inc. ("Truly Nolen") located at 432 S. Williams Blvd. Tucson, AZ 85711, and are writing to notify your office of an incident that may affect the security of certain personal information relating to five (5) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Truly Nolen 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 May 11, 2022, Truly Nolen identified suspicious activity on its network and moved quickly to secure the environment. Truly Nolen began an investigation with the assistance of third-party forensic specialists to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to the network between April 29, 2022 and May 11, 2022, and during that time an unauthorized actor removed certain files. Truly Nolen reviewed the involved systems for personal information. It then began reviewing its records and taking steps to identify address information for purposes of providing notice of this incident to those whose information is potentially affected. Truly Nolen notified individuals as information became available beginning on or around June 28, 2022.

On or around July 27, 2022, Truly Nolen completed its most recent review effort and determined that the name and Social Security number of Maryland residents were present on involved systems.

Notice to Maryland Residents

On or about August 26, 2022, Truly Nolen provided written notice of this incident to five (5) 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, Truly Nolen moved quickly to investigate and respond to the incident, assess the security of Truly Nolen systems, and identify potentially affected individuals. Further, Truly Nolen notified federal law enforcement regarding the event. Truly Nolen is also working to implement additional safeguards and training to its employees. Truly Nolen 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, Truly Nolen is providing 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. Truly Nolen 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.

Truly Nolen 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) 930-4799.

Very truly yours,

Sian M. Schafle of
MULLEN COUGHLIN LLC

SMS/crm
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

August 26, 2022

21 1 5756 *****SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



[Extra1]

Dear Sample A. Sample:

Truly Nolen of America, Inc. ("Truly Nolen") writes to inform you of an incident that may affect the security of some of your information. This letter provides 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 May 11, 2022, Truly Nolen identified suspicious activity on its network and moved quickly to secure the environment. We began an investigation with the assistance of third-party forensic specialists to determine the nature and scope of the activity. The investigation determined that there was unauthorized access to the network between April 29, 2022 and May 11, 2022, and during that time an unauthorized actor removed certain files. We reviewed the involved systems for personal information and completed our review on July 27, 2022.

What Information Was Involved? The review of involved systems identified personal information including your name, [Extra3].

What Are We Doing? Truly Nolen takes the confidentiality, privacy, and security of information in its care very seriously. Upon discovery of the incident, we took immediate steps to secure the network and strengthen our security posture moving forward. We reported this incident to federal law enforcement and as an added precaution, we are offering you complimentary credit and identity monitoring services through Experian for [Extra2] months. If you would like to enroll in the credit monitoring services, please follow the instructions in the enclosure.

What Can You Do. We encourage you to review the enclosed *Steps You Can Take To Protect Personal Information* for additional guidance on what you can do to better protect against the possibility of identity theft and fraud. 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 questions, please call (833) 514-1449 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). Please be prepared to provide your engagement number [Engagement Number]. You may also write to Truly Nolen at 432 S. Williams Blvd. Tucson, AZ 85711.

Sincerely,

Scarlett Nolen
President
Truly Nolen of America, Inc.

Steps You Can Take to Protect Personal Information

Enroll in Identity Restoration

To help protect your identity, we are offering a complimentary [Extra2] month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and 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: www.experianidworks.com/credit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(833) 514-1449** by **November 30, 2022**. Be prepared to provide engagement number **[Engagement Number]** as proof of eligibility for the identity restoration services by Experian

Additional details regarding your [Extra2] 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:

- **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 agents 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.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (833) 514-1449. 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 (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 this Identity Restoration support is available to you for [Extra2] 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. You will also find self-help tips and information about identity protection at this site.

* 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

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing accounts statements and monitoring your free credit reports for suspicious activity and to detect errors. 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 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 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 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. Truly Nolen is located at 432 S. Williams Blvd. Tucson, AZ 85711.

For 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 bureaus 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 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. We encourage you to 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.

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.