



Baker&Hostetler LLP

1735 Market Street
Suite 3300
Philadelphia, PA 19103-7501

T 215.568.3100
F 215.568.3439
www.bakerlaw.com

Sara M. Goldstein
direct dial: 215.564.1572
sgoldstein@bakerlaw.com

September 13, 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 Attorney General Frosh:

We are writing on behalf of our client, City Furniture, Inc. (“City Furniture”), to notify your office of a cybersecurity incident. City Furniture’s headquarters are located at 6701 Hiatus Road, Tamarac, Florida 33321.

On June 12, 2022, City Furniture identified suspicious activity within its network, began an investigation, and secured its systems. City Furniture immediately engaged a third-party cyber security incident response team to determine the nature and scope of the activity. Through the investigation, City Furniture determined certain files were accessed without authorization between November 14, 2021 and June 12, 2022. On August 19, 2022, City Furniture determined that the files contained information related to five Maryland residents, including those individuals’ names and Social Security numbers.

On September 13, 2022, City Furniture mailed notification letters via United States Postal Service First-Class mail to individuals whose information may have been involved in accordance with Md. Code Ann., Com. Law § 14-3504. A sample copy of the notification letter is enclosed.¹ City Furniture is offering notified residents complimentary memberships to credit monitoring and

¹ This report does not waive City Furniture’s objection that Maryland lacks personal jurisdiction over it related to any claims that may arise from this incident.

September 13, 2022

Page 2

identity protection services through IDX. City Furniture also established a dedicated, toll-free call center to answer question that individuals may have.

To help prevent a similar incident from occurring in the future, City Furniture has implemented enhanced monitoring and alerting software.

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

Sincerely,

A handwritten signature in black ink, reading "Sara Goldstein". The signature is written in a cursive, flowing style.

Sara M. Goldstein
Partner

Enclosure

CITY

FURNITURE

P.O Box 989728

West Sacramento, CA 95798-9728

To Enroll, Please Call:

(833) 423-2930

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zipcode>>

September 13, 2022

Dear <<First Name>> <<Last Name>>:

City Furniture is committed to protecting the confidentiality of the information we maintain. We are writing to inform you of a data security incident that may have involved some of your information. This notice explains the incident, measures we have taken since and steps you may take in response.

On August 19, 2022, we determined that this data security incident resulted in unauthorized access to personal information pertaining to certain current and former City Furniture employees and other affiliated individuals. We first learned about the incident on June 12, 2022, when we detected suspicious activity on our IT systems. We immediately took steps to protect and secure our systems. We also launched an investigation and notified law enforcement. Through our investigation, we determined that an unauthorized party gained access to our IT network between November 14, 2021 and June 12, 2022. The investigation further determined that the unauthorized party accessed files on our systems. Our investigation could not rule out the possibility that files containing some of your information may have been subject to unauthorized access as a result of the incident. This information may have included your name <<Variable Text>>.

To date, we have not received any reports of fraud related to this incident. However, out of an abundance of caution, we wanted to let you know this happened and assure you that we take this very seriously. We recommend that you remain vigilant to the possibility of fraud by reviewing your financial account statements. You should immediately report any suspicious activity to your financial institution. In addition, we are offering you a complimentary one-year membership to IDX identity protection services, including credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. **For more information on IDX, including instructions on how to activate your complimentary one-year membership and steps you can take to protect your information, please call (833) 423-2930 or go to <https://app.idx.us/account-creation/protect> and use the Enrollment Code provided above.** Please note the deadline to enroll is December 13, 2022.

We deeply regret any inconvenience or concern this may cause. To help prevent a similar incident from occurring in the future, we have implemented enhanced monitoring and alerting software. If you have any questions about this incident, please call (833) 423-2930, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

J. Stephen Wilder

J. Stephen Wilder
Chief Financial Officer

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: 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.

City Furniture's address is 6701 Hiatus Road, Tamarac, Florida 33321 and its phone number is 954-597-2200.

Additional Information for Residents of the Following States:

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

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

Rhode Island: This incident involves 3 individuals in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

You must be told if information in your file has been used against you.

You have the right to know what is in your file.

You have the right to ask for a credit score.

You have the right to dispute incomplete or inaccurate information.

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 reports to be provided to employers.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

You may seek damages from violators.

Identity theft victims and active duty military personnel have additional rights.