



MULLEN
COUGHLIN_{LLC}
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September 28, 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

To Whom it May Concern:

We represent Gary A. Margolis Accountancy Corporation (“GAMAC”) located at 3452 E Foothill Boulevard, #125, Pasadena, CA 91107, and are writing to notify your office of an incident that may affect the security of certain personal information relating to two (2) Maryland residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, GAMAC 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 or about July 25, 2022, GAMAC became aware of suspicious activity relating to its systems when employees discovered certain tax documents were filed without authorization. Margolis initiated an investigation, with the assistance of third-party consultants, to determine the nature and scope of the event. The investigation is ongoing and has not yet determined whether there was unauthorized access to GAMAC’s systems. However, because tax documents were filed without authorization, GAMAC began a review of its files to determine the sensitive information in its systems, and to whom it related.

The information contained within GAMAC systems that could have been subject to unauthorized access includes name, Social Security number, driver's license or state identification number, and financial account number.

Notice to Maryland Residents

On or about September 28, 2022, GAMAC provided written notice of this incident to two (2) Maryland residents. Written notice is being provided in substantially the same form as the letters attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, GAMAC moved quickly to investigate and respond to the incident, assess the security of GAMAC systems, and identify potentially affected individuals. Further, GAMAC notified the Internal Revenue Service regarding the event. GAMAC is also working to implement additional safeguards and training to its employees. GAMAC is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, GAMAC is providing impacted individuals with guidance on how to better protect against identity theft and fraud. GAMAC is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, 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. GAMAC 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) 930-2190.

Very truly yours,

A handwritten signature in black ink, appearing to read 'K. H.' with a stylized flourish at the end.

Kevin M. Mekler of
MULLEN COUGHLIN LLC

KMK:klh
Enclosure

EXHIBIT A

GARY A. MARGOLIS ACCOUNTANCY CORPORATION

Certified Public Accountant

PO Box 999
Suwanee, GA 30024

September 27, 2022

1 1 140 *****SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF [EXTRA2]

Dear Sample A. Sample:

Gary A. Margolis Accountancy Corporation (“Margolis”) is writing to make you aware of an incident that may affect some of your personal information. We take this incident seriously and write to provide you with information about the incident, what we are doing in response, and the resources that we are making available to you to help protect your information, should you feel it is appropriate to do so.

What Happened? On or about July 25, 2022, Margolis became aware of suspicious activity relating to its systems when employees discovered certain tax documents were filed without authorization. Margolis initiated an investigation, with the assistance of third-party consultants, to determine the nature and scope of the event. The investigation is ongoing, and has not yet determined whether there was unauthorized access to Margolis systems. However, because tax documents were filed without authorization, we began a review of files to determine the sensitive information in the network, and to whom it related. We are notifying you out of an abundance of caution because the investigation determined certain information related to you was maintained in our systems.

What Information Was Involved? While our investigation remains ongoing, review of our records determined that the one or more of the following data elements may have been present in our systems: [Extra1].

What We Are Doing. Margolis takes this incident and the security of information within our care seriously. Upon learning of this incident, we moved quickly to investigate and respond with the assistance of third-party consultants to determine the full nature and scope of this incident. As part of our ongoing commitment to the privacy of information in our care, we are reviewing our existing policies and procedures, are implementing additional safeguards to further secure the information in our systems as appropriate, and additional workforce training is being conducted to reduce the likelihood of a similar future event.

As an added precaution, we are also offering 1 year of complimentary access to credit monitoring, through [vendor], at no cost to you. Instructions on how to enroll in these services are included with this letter. We are also notifying applicable regulatory and governmental authorities, as required by law.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You can review the enclosed *Steps You Can Take to Help Protect Your Information* to learn tips on steps you can take to protect against possible misuse should you feel it appropriate to do so. You may also consider obtaining an Identity Protection (ID) PIN from the IRS to prevent anyone from filing a fraudulent tax return using your information. We encourage you to enroll in the complimentary identity credit monitoring services we are making available to you. These services are complimentary; however, you will need to enroll yourself in this service as we are unable to do so on your behalf.

For More Information. We understand you may have additional questions not addressed by this letter. If you have questions, please call our dedicated assistance line at (833) 671-0408, Monday through Friday 6 a.m. to 8 p.m. PST and Saturday through Sunday 8 a.m. to 5 p.m. PST (excluding major U.S. Holidays). You can also write Gary A. Margolis Accountancy Corporation at 3452 E. Foothill Boulevard, #125, Pasadena, California 91107.

Sincerely,

Gary A. Margolis Accountancy Corporation

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering a complimentary 12-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**: December 31, 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 or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 671-0408 by December 31, 2022. Be prepared to provide engagement number **B061583** as proof of eligibility for the identity restoration services by Experian.

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 ExtendCARETM:** 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.

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 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.

* 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.

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:

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

Internal Revenue Service Identity Protection PIN (IP PIN)

You may also obtain an Identity Protection PIN (IP PIN) from the Internal Revenue Service, a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS, and helps the IRS verify your identity when you file your electronic or paper tax return. Even though you may not have a filing requirement, an IP PIN still protects your account. If you do not already have an IP PIN, you may get an IP PIN as a proactive step to protect yourself from tax-related identity theft either online, by paper application or in-person. Information about the IP PIN program can be found here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

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 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.

GARY A. MARGOLIS ACCOUNTANCY CORPORATION

Certified Public Accountant

PO Box 999
Suwanee, GA 30024

September 27, 2022

1 1 142 *****SNGLP

SAMPLE A. SAMPLE - L02

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



NOTICE OF [EXTRA2]

Dear Sample A. Sample:

Gary A. Margolis Accountancy Corporation (“Margolis”) is writing to make you aware of an incident that may affect some of your minor child’s personal information. We take this incident seriously and write to provide you with information about the incident, what we are doing in response, and the resources that we are making available to you to help protect your minor child’s information, should you feel it is appropriate to do so.

What Happened? On or about July 25, 2022, Margolis became aware of suspicious activity relating to its systems when employees discovered certain tax documents were filed without authorization. Margolis initiated an investigation, with the assistance of third-party consultants, to determine the nature and scope of the event. The investigation is ongoing, and has not yet determined whether there was unauthorized access to Margolis systems. However, because tax documents were filed without authorization, we began a review of files to determine the sensitive information in the network, and to whom it related. We are notifying you out of an abundance of caution because the investigation determined certain information related to your minor child was maintained in our systems.

What Information Was Involved? While our investigation remains ongoing, review of our records determined that the one or more of the following data elements related to your minor child may have been present in our systems: [Extra1].

What We Are Doing. Margolis takes this incident and the security of information within our care seriously. Upon learning of this incident, we moved quickly to investigate and respond with the assistance of third-party consultants to determine the full nature and scope of this incident. As part of our ongoing commitment to the privacy of information in our care, we are reviewing our existing policies and procedures, are implementing additional safeguards to further secure the information in our systems as appropriate, and additional workforce training is being conducted to reduce the likelihood of a similar future event.

As an added precaution, we are also offering 1 years of complimentary access to Minor Identity Monitoring, through [vendor], at no cost to you. Instructions on how to enroll in these services are included with this letter. We are also notifying applicable regulatory and governmental authorities, as required by law.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing for any suspicious activities related to the use of your minor child’s information, including with respect to any financial or other accounts in your minor child’s name. You can review the enclosed *Steps You Can Take to Help Protect Your Information* to learn tips on steps you can take to protect against possible misuse should you feel it appropriate to do so. We encourage you to enroll in the complimentary Minor Identity Monitoring services we are making available to you. These services are complimentary; however, you will need to enroll your minor child in these services yourself as we are unable to do so on your minor child’s behalf.

For More Information. We understand you may have additional questions not addressed by this letter. If you have questions, please call our dedicated assistance line at (833) 671-0408, Monday through Friday 6 a.m. to 8 p.m. PST and Saturday through Sunday 8 a.m. to 5 p.m. PST (excluding major U.S. Holidays). You can also write Gary A. Margolis Accountancy Corporation at 3452 E. Foothill Boulevard, #125, Pasadena, California 91107.

Sincerely,

Gary A. Margolis Accountancy Corporation

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Minor in Credit Monitoring

To help protect your minor dependent's identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your minor dependent's 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 12 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.

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 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your minor dependent's personal information, please follow the steps below:

- Ensure that you enroll by December 31, 2022 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/minorplus>
- Provide your activation code: **ABCDEFGHI**
- Provide your minor's information when prompted

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) 671-0408 by December 31, 2022. Be prepared to provide engagement number B061584 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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:

- Social Security Number Trace: Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- Internet Surveillance: Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance^{**}: Provides coverage for certain costs and unauthorized electronic fund transfers.

Monitor Your Accounts

Although minors under the age of 18 do not have credit files, the following information relates to protecting one's credit once established.

^{**} 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.

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 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:

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 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.