

CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

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October 6, 2022

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Data Incident Notification

To Whom It May Concern:

We serve as counsel for Marshall Financial Solutions, LLC ("Marshall Financial") located at 233 Easterly Parkway, Suite 104, State College, PA 16801 and write to inform you of a recent data security incident. By providing this notice, Marshall Financial does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On June 21, 2022, Marshall Financial became aware of potential unauthorized access to the email account of one employee. Upon discovery, Marshall Financial immediately reset the password for the affected account and began an internal investigation. Further, Marshall Financial engaged third-party specialists to assist with a full forensic investigation. The investigation confirmed that three employee email accounts were subject to unauthorized access. On August 15, 2022, after a thorough investigation, it was determined that information related to five (5) Maryland residents was potentially impacted. The impacted information is limited to Social Security number and financial account information.

On October 6, 2022, Marshall Financial sent written notice of this incident to the potentially impacted Maryland residents pursuant to Maryland state law. The notice letter included an offer of complimentary credit monitoring and identity protection services for twelve (12) months. The notice letter sent to individuals is substantially similar to the letter attached hereto as Exhibit "A."

Very truly yours,



Jason Goodwin, Esq.
CIPRIANI & WERNER, P.C.

Exhibit A



10300 SW Greenburg Rd.
Suite 570
Portland, OR 97223

To Enroll, Please Call:
1-800-939-4170
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>
<<Address1>> <<Address2>>
<<City>>, <<State>> <<Zip>>

October 6, 2022

RE: <<Letter Header>>. Please read this entire letter.

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

Marshall Financial Solutions, LLC (“Marshall Financial”) writes to notify you of a recent incident that may have involved some of your personal information.

Marshall Financial takes the privacy of information in its care seriously. At this time, there is no evidence to suggest that any of your information was misused. In an abundance of caution, we are providing you information about the incident, our response, and steps you can take to protect your information if you feel it is necessary to do so.

What Happened:

On or around June 21, 2022, Marshall Financial became aware of potential unauthorized access to an email account belonging to an employee. Upon discovery, Marshall Financial engaged a third-party team of forensic investigators in order to determine the full nature and scope of the incident. Following a full and thorough investigation, it was confirmed that three employee email accounts were subject to unauthorized access during this incident. The access was limited to the three email accounts. All other systems on Marshall Financial’s network, including the client information system, were not impacted as a result of this event. Upon confirmation of the unauthorized access to the employee email accounts, Marshall Financial immediately investigated whether the affected email accounts contained sensitive information pertaining to individuals. On August 15, 2022, following a thorough investigation, Marshall Financial confirmed that a limited amount of personal information may have been accessed in connection with this incident.

At this time, there is no indication that your information has been actually viewed or misused. However, Marshall Financial is providing this notification to you in an abundance of caution and so that you may take steps to safeguard your information if you feel it is necessary to do so.

What Information Was Involved:

The potentially accessed information may have included your first and last name, in combination with your <<Data Elements>>.

What We Are Doing:

Marshall Financial has taken steps to address the incident and is committed to protecting personal information in its care. Upon learning of this incident, Marshall Financial immediately took steps to secure its systems and to enhance the security of its network.

Credit Monitoring:

As an additional safeguard for your information, Marshall Financial arranged for you to enroll, at no cost to you, in an online credit monitoring service for 12 months. Due to State and Federal privacy laws, Marshall Financial cannot enroll you directly. If you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself.

What You Can Do:

In addition to enrolling in the complimentary credit monitoring service detailed within, Marshall Financial recommends that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password and take additional steps to protect your account and notify your financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or your State Attorney General. Please review the additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

For More Information:

Should you have questions or concerns regarding this matter, please do not hesitate to call our dedicated line to address this incident 1-800-939-4170 or write us at 233 Easterly Parkway, Suite 104, State College, PA 16801. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is January 6, 2023.

Marshall Financial takes the security of information entrusted to our care very seriously. While it is regrettable this potential exposure occurred, please be assured we are taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

Timothy Marshall
Timothy Marshall
Marshall Financial Solutions, LLC



Recommended Steps to help Protect your Information

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

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

3. Telephone. Contact IDX at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

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

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

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

Credit Bureaus

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

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

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

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

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

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

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

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

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

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

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

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

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