

October 27, 2022

VIA EMAIL - IDTHEFT@OAG.STATE.MD.US

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
Attn: Security Breach Notification

Re: 773 Tax, Inc. – Notice of Data Security Incident

Dear Attorney General Frosh:

This firm represents 773 Tax, Inc. ("773 Tax"), relevant to the above referenced matter. We are writing to notify you of a data security incident involving the personal information of two (2) Maryland residents. By providing this notice, 773 Tax does not waive any rights or defenses regarding the applicability of Maryland law, the Maryland data breach notification statute, or personal jurisdiction.

In June 2022, 773 Tax identified unauthorized activity in its email environment after individuals reported receiving phishing emails from accounts claiming to be affiliated with 773 Tax. Based upon an investigation of the incident, it was determined that an unauthorized third party gained access to one 773 Tax email account. Thereafter, this unauthorized third party engaged in fraudulent communications and other activity designed to misappropriate funds from 773 Tax and some of its customers.

773 Tax's investigation determined that the Name; Address; Social Security Number and/or Tax ID Number; Financial Account Number; and a copy of the 2021 federal tax return of two (2) Maryland residents may have been present in the affected account. Upon discovering the unauthorized access, 773 Tax immediately changed the password for all email accounts within its environment, logged all users out of the system, and implemented multi-factor authentication. These measures terminated any unauthorized access to the 773 Tax email system.

773 Tax is sending a notification letter to the two (2) Maryland residents, and a template of the same is attached hereto. 773 Tax secured the services of Kroll, a global leader in risk mitigation and response, to provide identity theft monitoring services at no cost to all affected individuals, including the two (2) Maryland residents. The identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, and \$1 Million Identity Fraud Loss Reimbursement.

Should you require any additional information, please do not hesitate to contact me.

Very truly yours,

CONNELL FOLEY LLP

/s/ Karen Painter Randall

KAREN PAINTER RANDALL

KPR/jam
Enclosure

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>**Re: Notice of Data Security Incident**

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

As an update to the September 22, 2022 email sent to you by 773 Tax, Inc. ("773 Tax"), we are writing to provide further information about a data security incident that may have involved some of your personal information. We take the protection and proper use of your information very seriously. For this reason, we are contacting you directly to further explain the circumstances of the incident.

What happened?

In June 2022, 773 Tax identified unauthorized activity in its email environment after individuals reported receiving phishing emails from accounts claiming to be affiliated with 773 Tax. Based upon an investigation of the incident, it was determined that an unauthorized third party gained access to one 773 Tax email account. Thereafter, this unauthorized third party engaged in fraudulent communications and other activity designed to misappropriate funds from 773 Tax and some of its customers.

What information was involved?

Based upon our investigation, the following information may have been present in the affected email account at the time of the incident: your Name, Address, Social Security Number and/or Tax ID Number, and Financial Account Number; and a copy of your 2021 Tax Return.

What we are doing?

Upon discovering the unauthorized access, 773 Tax immediately changed the password for all email accounts within its environment, logged all users out of the system, and implemented multi-factor authentication. These measures terminated any unauthorized access to the 773 Tax email system.

As discussed in the September 22 email correspondence, 773 Tax has secured the services of Kroll, a global leader in risk mitigation and response, to provide identity monitoring services at no cost to you for one year. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, and \$1 Million Identity Fraud Loss Reimbursement.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

Additional information describing your services is included with this letter.

What you can do?

Please review the enclosed "Additional Resources" section included with this letter. This section describes additional steps you can take to help protect yourself, including recommendations by the Federal Trade Commission and Internal Revenue Service regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

For more information.

If you have questions, please call 1-800-777-7777, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding some U.S. holidays. Please have your membership number ready.

Protecting your information is important to us. We trust that the services we are offering to you demonstrate our continued commitment to your security and satisfaction.

Sincerely,



Robin Matthew
Owner, 773 Tax

ADDITIONAL RESOURCES**Contact information for the three nationwide credit reporting agencies:**

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual free credit report please visit **www.annualcreditreport.com** or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to:

Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:

You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alerts. There are two types of 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 at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

Security Freeze. You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. 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 home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, 1-888-743-0023.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov, 1-877-566-7226.

For 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/>.

For Connecticut residents: You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag.

For Massachusetts residents: You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

Reporting of identity theft and obtaining a police report.

For Iowa residents: You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

For Massachusetts residents: You have the right to obtain a police report if you are a victim of identity theft.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

FROM THE INTERNAL REVENUE SERVICE (IRS): IDENTITY THEFT INFORMATION FOR TAXPAYERS

KNOW THE WARNING SIGNS

Be alert to possible tax-related identity theft if you are contacted by the IRS about:

- More than one tax return was filed for you,
- You owe additional tax, have a refund offset or have had collection actions taken against you for a year you did not file a tax return, or
- IRS records indicate you received wages or other income from an employer for whom you did not work.

STEPS FOR VICTIMS OF IDENTITY THEFT

- If you are a victim of identity theft, the Federal Trade Commission recommends these steps:
- File a complaint with the FTC at identitytheft.gov.
- Contact one of the three major credit bureaus to place a 'fraud alert' on your credit records:
 - **Equifax:** www.Equifax.com, 1-800-525-6285
 - **Experian:** www.Experian.com, 1-888-397-3742
 - **TransUnion:** www.TransUnion.com, 1-800-680-7289
- Close any financial or credit accounts opened by identity thieves

If your Social Security Number is compromised and you know or suspect you are a victim of tax-related identity theft, the IRS recommends these additional steps:

- Respond immediately to any IRS notice; call the number provided.
- Complete IRS Form 14039, Identity Theft Affidavit, if your e-file return rejects because of a duplicate filing under your SSN or you are instructed to do so. Use a fillable form at IRS.gov, print, then attach form to your paper return and mail according to instructions.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.
- If you previously contacted the IRS and did not have a resolution, contact the IRS for specialized assistance at 1-800-908-4490.

For more information, visit the following websites:

- **IRS Taxpayer Guide to Identity Theft:** irs.gov/newsroom/taxpayer-guide-to-identity-theft
- **IRS Identity Theft Central:** [IRS.gov/identitytheft](https://irs.gov/identitytheft)
- **FTC Identity Theft Guide:** identitytheft.gov.

NOTE: The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring and Single Bureau Credit Report

Your current credit report is available for you to review. You will also receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you will have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals may buy, sell, and trade personal identity information. An alert will be generated if evidence of your personal identity information is found.

Public Persona

Public Persona monitors and notifies when names, aliases, and addresses become associated with your Social Security number. If information is found, you will receive an alert.

Quick Cash Scan

Quick Cash Scan monitors short-term and cash-advance loan sources. You will receive an alert when a loan is reported, and you can call a Kroll fraud specialist for more information.

\$1 Million Identity Fraud Loss Reimbursement

Reimburses you for out-of-pocket expenses totaling up to \$1 million in covered legal costs and expenses for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.