



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
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October 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

Dear Sir or Madam:

We represent Fitzpatrick, Lentz & Bubba, P.C. located at 645 West Hamilton Street, Suite 800, Allentown, PA 18101, 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 may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Fitzpatrick, Lentz & Bubba 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

In June 2022, Fitzpatrick, Lentz & Bubba identified unusual activity within its email environment. Fitzpatrick, Lentz & Bubba promptly investigated this activity, aided by third-party computer forensic specialists, to determine the full nature and scope of the activity. The investigation determined that one email account was accessed without authorization between May 12, 2022 and June 2, 2022. Given the unauthorized access to the one email account, Fitzpatrick, Lentz & Bubba subsequently undertook a comprehensive review of the email account, which was again aided by third-party specialists, to determine what specific information was present during the window of access and to whom it related. Following the completion of this review, Fitzpatrick, Lentz & Bubba reviewed its internal records and leveraged additional resources to confirm necessary contact information so that notification to potentially impacted individuals could commence. All such efforts were completed on or around September 30, 2022, after which notification began as quickly as possible.

The information related to the five Maryland residents that could have been subject to unauthorized access includes name and Social Security number.

Notice to Maryland Residents

On or about October 28, 2022, Fitzpatrick, Lentz & Bubba began providing written notice of this incident to potentially impacted individuals, which includes five (5) Maryland residents. Written notice is being provided in substantially the same form as the letter attached hereto as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Fitzpatrick, Lentz & Bubba quickly responded, including assessing the security of its email tenant and investigating to confirm the full nature and scope of unauthorized activity, including any risk to data, so it could identify and notify potentially affected individuals. Further, Fitzpatrick, Lentz & Bubba notified federal law enforcement regarding the event. Moreover, as part of its ongoing commitment to information security, Fitzpatrick, Lentz & Bubba is reviewing and enhancing its existing policies and procedures, implementing additional security safeguards, and providing additional training to employees regarding the importance of safeguarding data. Fitzpatrick, Lentz & Bubba is also notifying other requisite regulatory authorities regarding this event.

Additionally, as discussed in the notification letters mailed to potentially impacted individuals, Fitzpatrick, Lentz & Bubba is also providing access to credit monitoring and identity theft protection services for twelve (12) months through IDX at no cost to these individuals.

Fitzpatrick, Lentz & Bubba is also providing impacted individuals with guidance on how to better protect against identity theft and fraud, including 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data event, please contact us at (267) 930-4005.

Very truly yours,

Julie Siebert-Johnson of
MULLEN COUGHLIN LLC

JSJ/rhb
Enclosure

EXHIBIT A



FITZPATRICK
LENTZ & BUBBA
ATTORNEYS AT LAW

October 28, 2022

<<Name 1>> <<Name 2>>
<<Address 1>>
<<City>>, <<State>> <<Zip>>

RE: NOTICE OF DATA EVENT

Dear <<Name 1>> <<Name 2>>:

Fitzpatrick, Lentz & Bubba, P.C. values and respects the privacy of your information which is why we are writing to let you know about a recent event that involves certain information related to you. This letter provides you with information about the event, our response, and resources available to assist you with safeguarding your information should you feel it appropriate to do so, including 12 months of complimentary credit monitoring and identity theft protection services.

What Happened? In June 2022, we became aware of unusual activity within our email environment. We promptly took steps to secure the account and began an investigation to determine the full nature and scope of the activity. The investigation determined that one email account was accessed without authorization between May 12, 2022 and June 2, 2022. Given the unauthorized access to the one email account, we undertook a comprehensive review of the contents to determine what specific information was present during the window of access so we could provide appropriate notification. You are receiving this letter because, on September 30, 2022, our review determined that certain information related to you was present in the accessed email account.

What Information Was Involved? Our investigation determined that the information related to you that may have been affected as a result of the event includes your name and [data elements].

What We Are Doing. We take this event and the privacy of your information seriously. Upon identifying the unusual activity, we took prompt measures to secure the impacted email account and conducted a comprehensive and diligent investigation into this event to confirm the scope of activity so we could assess what information may have been affected. We also promptly reported the event to federal law enforcement and are notifying appropriate regulatory authorities as required. Further, as part of our ongoing commitment to information security, we are reviewing and enhancing our existing policies and procedures, implementing additional security safeguards, and providing additional training to employees.

As an added precaution, we are offering you access to 12 months of credit monitoring and identity theft protection services through IDX at no cost to you. If you wish to activate these services, you may follow the instructions included in the attached *Steps You Can Take to Help Protect Personal Information*.

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 should promptly report any activity indicative of identity theft or fraud to law enforcement. Please also review the information contained in the attached *Steps You Can Take to Help Protect Personal Information*. We also encourage you to enroll in the offered complimentary monitoring services, as we are unable to take action to enroll you.

For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions, please contact Jennifer Bruce at 484-788-0633, between the hours of 8:30 a.m. and 5:00 p.m. Eastern time.

Sincerely,

Fitzpatrick, Lentz & Bubba, P.C.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Activate Complimentary Credit Monitoring Services

We encourage you to enroll in free IDX identity protection services by going to <https://app.idx.us/account-creation/protect> or calling 1-800-939-4170 and using the Enrollment Code: <<XXXXXXXX>>. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. **Please note the deadline to enroll is April 1, 2023.**

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> or 1-800-939-4170 and follow the instructions for enrollment using your Enrollment Code.

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.

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 event, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

ADDITIONAL DETAILS REGARDING THE OFFERED TWELVE-MONTH MONITORING SERVICES

IDX Identity will include one-year enrollments into the following service components:

SINGLE BUREAU CREDIT MONITORING – Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

CYBERSCANTM – Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

IDENTITY THEFT INSURANCE – Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

FULLY-MANAGED IDENTITY RECOVERY – ID Experts' fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDCare Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.

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.

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 or fraud alert, 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
888-298-0045	1-888-397-3742	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. Fitzpatrick, Lentz & Bubba is located at 645 West Hamilton Street, Suite 800, Allentown, PA 18101.

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/>.