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November 7, 2022

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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, McMillan Metro, P.C. ("McMillan Metro"), to notify you of a security incident. McMillan Metro is a law firm with offices located in Maryland and Virginia.

McMillan Metro determined that a data security incident resulted in unauthorized access to personal information pertaining to certain McMillan Metro clients and other affiliated individuals. McMillan Metro first learned about the incident on September 26, 2021, when it detected suspicious activity on its IT systems. Upon identifying this suspicious activity, McMillan Metro immediately took steps to protect and secure its systems. McMillan Metro also launched an investigation and notified law enforcement. Through the investigation, McMillan Metro determined that an unauthorized party gained access to its IT network between September 21, 2021 and September 24, 2021. The investigation, which was completed on August 11, 2022, could not rule out the possibility that files on McMillan Metro's systems may have been subject to unauthorized access as a result of the incident, including information pertaining to 643 Maryland residents. This information included individuals' names, dates of birth, mailing addresses, Social Security numbers, tax information, driver's license numbers, and financial account information (such as bank account and routing numbers).

Beginning on November 7, 2022, McMillan Metro will mail notification letters via United States Postal Service First-Class mail to 643 Maryland residents, in accordance with Md. Code Ann., Com. Law § 14-3504. A copy of the notification letter is enclosed. McMillan Metro has established a dedicated, toll-free incident response line to answer questions that individuals may have. McMillan Metro is also offering complimentary credit monitoring and identity theft protection services to individuals whose Social Security numbers or driver's license numbers were involved.

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

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

Sincerely,

Sara Goldstein

Sara M. Goldstein
Partner

Enclosure

McMillan Metro, P.C.
Return Mail to IDX:
10300 SW Greenburg Rd., Suite 570
Portland, OR 97223

McMillan Metro, P.C.
ATTORNEYS AT LAW

To Enroll, Please Call: 1-833-896-4925 Or Visit: https://app.idx.us/account-creation/protect Enrollment Code: <<XXXXXXXX>>

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

November 7, 2022

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

We are writing to inform you of a data security incident that may have involved some of your information. McMillan Metro, P.C. is committed to protecting the confidentiality of the information we maintain. This notice explains the measures you may take in response to this incident.

We determined that this data security incident resulted in unauthorized access to personal information pertaining to certain McMillan Metro clients and other affiliated individuals. We first learned about the incident on September 26, 2021, when we detected suspicious activity on our IT systems. Upon identifying this suspicious activity, 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 September 21, 2021 and September 24, 2021. Our investigation could not rule out the possibility that files on McMillan Metro's systems 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, we wanted to let you know this happened. We recommend that you remain vigilant to the possibility of fraud by reviewing your financial account statements. You should 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 1-833-896-4925 or go to https://app.idx.us/account-creation/protect and use the Enrollment Code provided above.** Please note the deadline to enroll is February 7, 2023.

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 1-833-896-4925, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

Michael Faerber
President

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 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.identitytheft.gov

Under Massachusetts 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: *Office of the Massachusetts Attorney General*, One Ashburton Place, Boston, MA 02108, 1-617-727-8400, www.mass.gov/ago/contact-us.html

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.

McMillan Metro, P.C.'s address is 7811 Montrose Road, Suite 400, Potomac, Maryland 20854 and its phone number is 301-251-1180.

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

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.