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November 17, 2022

Idtheft@oag.state.md.us
Maryland State Attorney General

Re: Brian D. Fuhro, LLC – Data Incident
Our File No. 19258-00133

Dear Sir or Madam:

We are writing to notify you of a data security incident involving 1 Maryland resident. We are submitting this notice on behalf of our client, Brian D. Fuhro, LLC.

Nature Of The Security Breach

On August 1, 2022, Brian D. Fuhro, LLC became aware that a threat actor accessed a Microsoft Email Exchange Server (“Email Server”) which contained previous email correspondence that may have included clients’ financial and/or social security information.

The clients involved in this incident were forwarded letters notifying them of this incident. A copy of the form letter is attached hereto.

Steps Being Taken Related To The Incident

Upon being aware of the incident, Brian D. Fuhro, LLC took steps to address this incident promptly after it was discovered, including conducting an internal investigation to understand what had taken place and how. Brian D. Fuhro, LLC secured its Email Server. Brian D. Fuhro, LLC has also implemented enhanced security measures to help prevent this type of incident from recurring.

Brian D. Fuhro, LLC has also arranged to protect the individuals affected by this incident by providing identity monitoring services for 12 months at no cost to the individuals.

Should you need additional information regarding this matter, kindly contact me.

Very truly yours,

/s/ David J. Shannon

DAVID J. SHANNON

DJS/kr
Enclosure

LEGAL/149411510.v1

Brian D Fuhro, ESQ., LLC
Return to IDX
10300 SW Greenburg Rd. Suite 570
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BRIAN D. FUHRO, ESQ., LLC. OF COUNSEL
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E-MAIL: bfuhro@fuhrolaw.com

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

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

November 17, 2022

Notice of Data Breach

Dear <<First Name>> <<Last Name>>,

The privacy and protection of our clients' personal information is a matter that we take very seriously. Please allow this to serve as a notification to you concerning a recent data incident at Brian D. Fuhro, LLC involved some of your personal information. While we are unaware of any current misuse of your information, we want to provide you with details regarding the incident, our response, and resources available to you to safeguard your identity from possible misuse.

What Happened

On August 1, 2022, Brian D. Fuhro, LLC became aware that a threat actor accessed our Microsoft Email Exchange Server ("Email Server") which contained previous email correspondence that may have included some of our clients' financial and/or social security information.

What Information Was Involved

We are providing you this notification out of an abundance of caution in case someone actually viewed or had access to your information that may have included your full name, personal identifying information, social security number and/or financial information.

What We Are Doing

We took steps to address this incident promptly after it was discovered, including conducting an internal investigation to understand what had taken place and how. We secured our Email Server. We have also implemented enhanced security measures to help prevent this type of incident from recurring.

In addition, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do

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 provided.

IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is February 17, 2023.

Again, at this time, there is no indication that your information has been misused. However, we encourage you to take full advantage of this service offering.

For More Information

You will find detailed instructions for enrollment on the enclosed Recommended Steps document. Also, you will need to reference the enrollment code at the top of this letter when enrolling, so please do not discard this letter.

Very truly yours,
BRIAN D. FUHRO, ESQ., LLC

By: Brian D. Fuhro, Esq.



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. 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.

4. 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.

5. 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.

6. 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.

Further, pursuant to the Fair Credit Reporting Act, the 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

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