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November 29, 2022

VIA E-MAIL (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, Liquidity Services Inc. ("LSI"), to notify you of a cybersecurity incident involving one Maryland resident.

LSI recently completed an investigation concerning unauthorized access to one of its employee's email accounts. Upon discovering the incident, LSI immediately took steps to secure the account and began an investigation. LSI conducted a thorough review of the data in the accessed account, and on November 11, 2022, determined that the personal information of one Maryland resident may have been accessed. The data that may have been involved included the resident's name and financial account number.

On November 29, 2022, LSI is notifying the one Maryland resident via U.S. mail in accordance with Md. Code Ann., Com. Law § 14-3504. A copy of a notification letter is enclosed. LSI is providing a telephone number for the notified individual to call with any questions they may have about the incident. LSI has also encouraged the individual to remain vigilant by reviewing their account statements and credit reports for any unauthorized activity and to report that activity to the relevant financial institution immediately.

LSI is enhancing its existing security protocols and technical safeguards to help prevent unauthorized access to its systems.

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

Sincerely,

Ryan M. Christian

Ryan M. Christian, Sr.
Counsel

Enclosure

6931 Arlington Rd. Suite 200
Bethesda, MD 20814 United States
T 202.467.6868
F 202.467.2345
www.LiquidityServices.com

November 29, 2022

[redacted]

[redacted]

Liquidity Services Inc. ("LSI") is writing to inform you of an incident that involved some of your personal information. This notice explains the incident, measures we have taken, and some steps that you may consider taking in response.

We completed an investigation concerning unauthorized access to one of our employee's email accounts. Upon discovering the incident, we immediately took steps to secure the account and began an investigation. We conducted a thorough review of the data in the accessed account, and on November 11, 2022, determined that some of your information was contained in that email account, including your name and checking account information from the Capital One account ending in [redacted]

We encourage you to remain vigilant by reviewing your account statements and credit reports for any unauthorized activity. If you see charges or activity that you did not authorize, please contact the relevant financial institution or credit bureau reporting the activity immediately. For more information on steps you can take in response, please see the additional information provided with this letter.

We regret any inconvenience this incident may cause. We are enhancing our existing security protocols and technical safeguards to help prevent unauthorized access to our systems. Additional information about how you may protect your personal information further is attached.

Sincerely,

Novelette Murray
Chief Human Resources Officer

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 immediately 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 and the Maryland Attorney General's Office is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580; 1-877-IDTHEFT (1-877-438-4338), www.identitytheft.gov

- *Maryland Office of the Attorney General*; Attn: Security Breach Notification, 200 St. Paul Place, Baltimore, MD 21202; Idtheft@oag.state.md.us; 1-888-743-0023 / 1-410-576-6300; https://www.marylandattorneygeneral.gov/

Fraud Alerts and Credit or Security Freezes:

***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 credit bureaus, 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 do so.

***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:

- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.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.

Liquidity Services Inc.'s address is 6931 Arlington Road Suite 200, Bethesda, Maryland, 20814. If you have any questions about the incident, please contact Steven J. Weiskircher, Chief Technology Officer, at 202-467-6868 x 1020.