



MULLEN
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November 29, 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 Mobomo, LLC (“Mobomo”) located at 1600 Spring Hill Road, Suite 300, Vienna, Virginia 22182, and are writing to notify your office of an incident that may affect the security of certain personal information relating to thirty (30) Maryland residents. This notice maybe supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Mobomo 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

On June 26, 2022, Mobomo became aware of suspicious activity on an employee’s workstation and immediately launched an internal investigation to determine the nature and scope of the activity. Through the investigation, it was determined that there was potential unauthorized access to certain files and folders on Mobomo’s network between June 26 and June 27, 2022. Therefore, Mobomo undertook a comprehensive review of the contents of the folders and files determined to be at risk to assess what sensitive information was contained within them and to whom the information related. On July 1, 2022, Mobomo’s review determined that the files and folders contained certain information related to its employees. The information that could have been subject to unauthorized access includes name, Social Security number, driver’s license number, and date of birth.

Notice to Maryland Residents

On November 29, 2022, Mobomo mailed written notice of this incident to affected individuals which includes thirty (30) Maryland residents. Written notice is being provided in substantially the same form as the letter attached hereto as ***Exhibit A***. The notice is intended to supplement a prior notice that was sent to affected individuals on July 15, 2022.

Other Steps Taken and To Be Taken

Upon discovering the event, Mobomo moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. Further, Mobomo notified federal law enforcement regarding the event and is working to implement additional security safeguards. Mobomo is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for one (1) year through Experian at no cost to the individuals.

Additionally, Mobomo is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Mobomo is 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. Mobomo is providing written notice of this incident to state regulators as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

Colin D. Scanlon of
MULLEN COUGHLIN LLC

CDS:bld
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

November 29, 2022

i6607-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, FC 1A2 B3C

COUNTRY



Re: NOTICE OF [Extra1]

Dear Sample A. Sample:

Mobomo, LLC (“Mobomo”) writes to follow up on our initial notice to you dated July 15, 2022 regarding an incident that may affect the privacy of some of your information. **Please note this is not notice of a new event but rather to provide additional information about the June 2022 event and to offer you access to complimentary credit monitoring and identify theft protection services.**

What Happened? On June 26, 2022, Mobomo became aware of suspicious activity on an employee’s workstation and immediately launched an internal investigation to determine the nature and scope of the activity. Throughout the investigation, it was determined that there was potential unauthorized access to certain files and folders on Mobomo’s network between June 26 and June 27, 2022. Therefore, Mobomo undertook a comprehensive review of the contents of the folders and files determined to be at risk to assess what sensitive information was contained within them and to whom the information related. On July 1, 2022, Mobomo’s review determined that the files and folders contained certain information related to you.

What Information Was Involved? The following information related to you was present in the files and folders potentially subject to unauthorized access at the time of the incident: [Extra2]. We have no evidence to suggest any actual or attempted misuse of this information.

What We Are Doing. Mobomo takes the confidentiality, privacy, and security of information in its care very seriously. Upon discovery of the suspicious activity, Mobomo immediately commenced an investigation to confirm the nature and scope of the incident and to identify what information could have been affected. Mobomo also took steps to enhance its existing security protocols and are evaluating its policies and procedures related to data privacy and security.

Mobomo arranged to provide you with access to [Extra3] months of credit monitoring and identity protection services through Experian at no cost to you. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Personal Information*. Please note we are not permitted to enroll you in these services so you must complete the enrollment process yourself.

What You Can Do. Mobomo encourages 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. You may also review the information contained in the enclosed *Steps You Can Take to Help Protect Personal Information* for further guidance on protecting your information.



For More Information. Mobomo understands you may have questions about the incident that are not addressed in this letter. If you have questions, please contact Karen Stancik at 888-676-1049 or karen@mobomo.com.

Mobomo regrets any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian Lacey".

Brian Lacey,
Chief Executive Officer
Mobomo, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit and Identity Monitoring

To help protect your identity, we are offering a complimentary XX-month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: February 28, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 890-9332, toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays) by **February 28, 2023**. Be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR XX-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at (877) 890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for XX-months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ENGAGE#

0000001



i6607-L01

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, 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 District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

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.

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/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

