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November 30, 2022

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Data Incident Notification

To Whom It May Concern:

I serve as counsel for Ward & Taylor, LLC (“Ward & Taylor”) located at 2710 Centerville Road Ste 200, Wilmington, DE 19808, and provide this notification to you of a recent data security incident suffered by Ward & Taylor. By providing this notice, Ward & Taylor does not waive any rights or defenses under Maryland law, including the data breach notification statute.

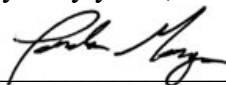
On or about August 9, 2022, Ward & Taylor became aware of potential unauthorized access to one employee’s email account. Upon discovery, Ward & Taylor performed a password reset for the affected account and immediately engaged a third-party forensic firm to investigate the incident. Following a thorough investigation, Ward & Taylor confirmed that a limited amount of personal information may have been accessed in connection with this incident.

On October 27, 2022, Ward & Taylor discovered that seven (7) residents of Maryland may have been affected by this incident. As our investigation is ongoing, we will provide supplemental notification should we determine additional residents of Maryland are potentially affected.

Ward & Taylor will provide written notice of this incident to the potentially impacted Maryland residents on December 1, 2022 pursuant to Maryland state law. A copy of the notice letter is attached hereto as **Exhibit A**, which provides details of the incident and an offers complimentary credit monitoring and identity protection services for 12 months and access to a dedicated call center.

Please contact me should you have any questions.

Very truly yours,



Jordan Morgan, Esq.

Exhibit A



WARD &
TAYLOR,
LLC

10300 SW Greenburg Rd.
Suite 570
Portland, OR 97223

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: <<XXXXXXXXXX>>

<<First Name>> <<Last Name>>

<<Address1>> <<Address2>>

<<City>>, <<State>> <<Zip>>

December 1, 2022

RE: Important Security Notification. Please read this entire letter.

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

Ward & Taylor, LLC ("Ward & Taylor") writes to notify you of a recent incident that may have impacted some of your personal information described below.

We take the privacy of information in our care seriously, and while we have no evidence to suggest that any information has been misused, in an abundance of caution, we are providing you information about the incident, our response, and steps you can take to protect your information.

What Happened:

On or around August 9, 2022, Ward & Taylor became aware of potential unauthorized access to one employee email account. Upon discovery, we immediately performed a password reset for the affected account and swiftly engaged a third-party team of forensic investigators in order to determine the full nature and scope of the incident. On October 27, 2022, following a thorough investigation, we discovered that a limited amount of personal information may have been accessed by an unauthorized third party in connection with this incident.

At this time, there is no indication that any information has been misused. However, we are providing this notification to you out of an abundance of caution and so that you may take steps to safeguard your information if you feel it is necessary to do so.

What Information Was Involved:

It is important to note, as mentioned above, that there is no evidence to suggest that any information has been misused. The information that could have been accessed by the unauthorized individual(s) may have included your first and last name, in combination with your <<data elements>>.

What We Are Doing:

Ward & Taylor has taken steps to address the incident and is committed to protecting personal information in its care. Upon learning of this incident, we immediately took steps to secure our systems, and to enhance the security of our network to prevent similar incidents from occurring in the future.

Credit Monitoring:

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring and identity protection service through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12/24 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. Due to privacy laws, we cannot register you directly. Additional information regarding how to enroll in the complimentary credit monitoring service is enclosed.

We encourage you to contact IDX with any questions and to enroll in free identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is March 2, 2023.

What You Can Do:

In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password and take additional steps to protect your account, and notify your financial institution or company if applicable. Additionally, please report any suspicious incidents to local law enforcement and/or your State Attorney General. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

For More Information:

Should you have questions or concerns regarding this matter, please do not hesitate to contact us at 1-800-939-4170, or write us at 2710 Centerville Road Ste 200, Wilmington, DE 19808.

We take the security of information entrusted to our care very seriously. While it is regrettable this incident occurred, please be assured we are taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

Ward & Taylor, LLC

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

We are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is March 2, 2023. 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.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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 fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. 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.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. 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. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>