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December 23, 2022

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

By Email

To Whom it May Concern:

I am writing on behalf of Kearney & Company, P.C. ("Kearney" or "the Company") to inform you that Kearney recently experienced a security incident impacting the personal information of Maryland residents.

Between November 4 and November 5, 2022, an unknown unauthorized actor accessed Kearney's IT systems. Kearney learned of the incident on November 5 and promptly triggered its incident response processes. Subsequently, on November 7, Kearney was alerted to a limited amount of Kearney data having been made available online without authorization. Upon investigation, Kearney determined on November 19 that this data included personal information relating to Maryland residents. As of the date of this letter, six Maryland residents have been identified as impacted.

Upon learning that Kearney's IT systems were accessed by an unauthorized actor, Kearney promptly triggered its incident response processes, taking measures to secure the systems and contain the incident. Kearney also retained independent cybersecurity experts to assist with its investigation of the incident. The investigation indicates that the unauthorized actor first gained access to the environment through use of compromised credentials and brute-force password guessing. Kearney is working to further enhance its security controls to reduce the risk of similar events happening in the future.

Kearney plans to provide notice by mail to affected Maryland residents, and a sample copy of such notice is attached. In addition to providing information regarding credit reporting agencies, government resources, security freezes, fraud alerts, and other identity protection tools, Kearney plans to offer credit monitoring services for twelve months through Epiq, at no cost to the impacted individuals.

Please feel free to contact me if you have any questions or require additional information.

Sincerely,

/s/

Paul Otto
paul.otto@hoganlovells.com
(202) 637-5887

Enclosure

KEARNEY& COMPANY

1701 Duke Street, Suite 500, Alexandria, VA 22314
PH: 703.931.5600, FX: 703.931.3655, www.kearneyco.com

[DATE]

1701 Duke Street
Suite 500
Alexandria, VA 22314

[RECIPIENT'S NAME]
[ADDRESS]
[CITY, STATE, ZIP]

NOTICE OF SECURITY INCIDENT

Dear [RECIPIENT NAME]:

Kearney & Company, P.C. ("Kearney") is writing to notify you that we recently experienced a security incident where an unauthorized actor accessed our IT systems. We are taking this matter very seriously and sincerely regret any concern it may cause you.

What Happened? Kearney learned of the security incident on November 5 (which began on November 4) and promptly triggered its incident response processes. Kearney was alerted that a limited amount of Kearney data was made available online without authorization. Upon investigation, Kearney identified that this data may have included personal information relating to you. We are informing you so that you may take precautionary measures.

What Information Was Involved? The information that may have been accessed includes some or all of the following: name, mailing address, email address, Social Security number, and health information.

What We Are Doing. Upon learning that Kearney's IT systems were accessed by an unauthorized actor, we promptly took measures to secure the systems and contain the incident. We also retained independent cybersecurity experts to assist us with our investigation of the incident. Kearney is working to further enhance its security controls to reduce the risk of similar events from happening in the future. We also have arranged for you to obtain, at no cost to you, 12 months of credit monitoring services from Epiq, as described below and in Attachment 1 to this letter.

What You Can Do. We encourage you to sign up for the free credit monitoring and other services from Epiq, as described below. We also recommend that you remain vigilant by reviewing your account statements and monitoring your free credit reports for signs of suspicious activity. Please find additional information in Attachment 2 to this letter. As noted above, you can enroll, at no cost to you, in 12 months of credit monitoring and other services from Epiq. Information about enrollment is included in Attachment 1 to this letter.

KEARNEY & COMPANY

For More Information. We regret that this incident occurred. If you have questions or concerns regarding this matter, please contact Erin Ogburn or Diane Jackson, Monday through Friday between 9:00am and 5:00pm Eastern Time.

Sincerely,

Brian E. Kearney
Chief Operating Officer

Attachment 1: Credit Monitoring Services Enrollment Information

Complimentary Credit Monitoring Service

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*my*TrueIdentity) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *my*TrueIdentity website at **www.mytrueidentity.com** and in the space referenced as "Enter Activation Code", enter the following 12-letter Activation Code **<<Insert Unique 12-letter Activation Code>>** and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422.** When prompted, enter the following 6-digit telephone pass code **699366** and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and **April 30, 2023**. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The subscription also includes access to identity restoration services that provides assistance in the event your identity is compromised to help you restore your identity and up to $1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you have questions about your online credit monitoring benefits, need help with your enrollment, or need help accessing your credit report, or passing identity verification, please contact the *my*TrueIdentity Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time.

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Attachment 2: Additional Information

You should be cautious about using email to provide sensitive personal information, whether sending it yourself or in response to email requests. You should also be cautious when opening attachments and clicking on links in emails. Scammers sometimes use fraudulent emails or other communications to deploy malicious software on your devices or to trick you into sharing valuable personal information, such as account numbers, Social Security numbers, or usernames and passwords. The Federal Trade Commission (FTC) has provided guidance at https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams.

You should review your financial statements and accounts for signs of suspicious transactions and activities. If you find any indication of unauthorized accounts or transactions, you should report the possible threat to local law enforcement, your State's Attorney General's office, or the FTC. You will find contact information for some of those entities below. If you discover unauthorized charges, promptly inform the relevant payment card companies and financial institutions.

Fraud Alert Information

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. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Whether or not you enroll in the credit monitoring product offered, you also have the right to place an initial fraud alert on your file at no cost. An initial fraud alert lasts one (1) year and is placed on a consumer's credit file. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven (7) years. Fraud alert messages notify potential credit grantors to verify your identification before extending credit in your name in case someone is using your information without your consent. A fraud alert can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit.

Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies. You may also contact any of the consumer reporting agencies or the FTC for more information regarding fraud alerts. The contact information for the three nationwide credit reporting agencies is:

Equifax
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Free Credit Report Information

You have rights under the federal Fair Credit Reporting Act. These include, among others, the right to know what is in your credit file; the right to dispute incomplete or inaccurate information; and the right to ask for a credit score. Under federal law, you are also entitled to one free credit report once every 12 months from each of the above three major nationwide credit reporting companies. Call 1-877-322-8228 or make a request online at www.annualcreditreport.com.

Even if you do not find any suspicious activity on your initial credit reports, we recommend that you check your account statements and credit reports periodically. You should remain vigilant for incidents of fraud and identity theft. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency or state attorney general and file a police report. Get a copy of the report; many creditors want the information it contains to alleviate you of the fraudulent debts. You also should file a complaint with the FTC using the contact information below. Your complaint will be added to the FTC's Consumer Sentinel database, where it will be accessible to law enforcement for their investigations.

You may also contact the FTC at the contact information below to learn more about identity theft and the steps you can take to protect yourself and prevent such activity. If you are a resident of the District of Columbia or Maryland, you can also reach out to your respective state's Attorney General's office at the contact information below. All other residents can find information on how to contact your state attorney general at https://www.naag.org/ find-my-ag/.

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
1.877.FTC.HELP (382.4357) /
https://www.consumer.ftc.gov/identity-theft-and-online-security

Office of the Attorney General for the District of Columbia
400 6th Street NW
Washington, DC 20001
1-202-727-3400 / oag.dc.gov

Maryland Attorney General's Office
200 St. Paul Place
Baltimore, MD 21202
1-888-743-0023 /
www.marylandattorneygeneral.gov

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Security Freeze Information

You have the right to request a free security freeze (aka “credit freeze”) on your credit file by contacting each of the three nationwide credit reporting companies via the channels outlined below. When a credit freeze is added to your credit report, third parties, such as credit lenders or other companies, whose use is not exempt under law will not be able to access your credit report without your consent. A credit freeze can make it more difficult for someone to get credit in your name; however, please be aware that it also may delay your ability to obtain credit. You may also contact any of the consumer reporting agencies or the FTC for more information regarding security freezes.

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348
http://www.equifax.com/personal/credit-report-services/credit-freeze/
1-800-349-9960

TransUnion Security Freeze
PO Box 2000
Chester, PA 19016
https://www.transunion.com/credit-freeze
1-888-909-8872

Experian Security Freeze
PO Box 9554
Allen, TX 75013
www.experian.com/freeze
1-888-397-3742

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1) Full name, with middle initial and any suffixes;
2) Social Security number;
3) Date of birth (month, day, and year);
4) Current address and previous addresses for the past five (5) years;
5) Proof of current address, such as a current utility bill or telephone bill;
6) Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Monitor Your Personal Health Information

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline.