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January 5, 2023

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VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

Office of the Attorney General
Attn: Jeff Karberg, Administrator of the Identity Theft Program
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, Maryland 21202

Re: Notification of a Potential Data Security Incident

Dear Mr. Karberg:

We represent Jarrett & Luitjens (“J&L”), 1795 Williston Road, Suite 125, South Burlington, Vermont 05403 in connection with an incident that may have involved the personal information of three (3) Maryland residents. J&L is reporting the incident pursuant to MD. CODE ANN., COM. LAW § 14-3504(H). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to this submission. While J&L is notifying you of this incident, J&L does not waive any rights or defenses relating to the incident, this notice, or the applicability of Maryland law on personal jurisdiction.

NATURE OF THE INCIDENT

[REDACTED] On August 26, 2022, J&H learned of suspicious activity within its email environment. Upon discovering the incident, J&H promptly began an internal investigation and engaged a forensic security firm to investigate and secure its computer systems. The investigation determined that an unknown third party had access to a J&H email account. J&H conducted a comprehensive review of the email account to determine if it contained any personal information. On November 11, 2022, J&H determined that the account contained some individuals’ personal information, including three (3) Maryland residents who had been clients of J&L. The personal information included name and Social Security number. At this point, J&L is not aware of any fraud or identity theft to any individual as a result of this incident, but it is providing notice to the involved individuals.

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NUMBER OF RESIDENTS NOTIFIED

J&L is providing notice of the incident to three (3) Maryland residents today. The notification letter will include an offer for twelve (12) months of complimentary credit monitoring and identity theft protection to the individuals that had their Social Security number involved. Enclosed is a copy of the notice that is being sent to the residents via first-class United States mail.

STEPS TAKEN RELATING TO THE INCIDENT

Upon learning of the incident, J&H promptly controlled the incident by preventing further access to the email account. It also engaged a forensic security firm to investigate and confirm the security of its computer systems. J&H is undertaking efforts to reduce the risk of a similar incident occurring in the future, including enhancing its technical security measures.

CONTACT INFORMATION

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

A handwritten signature in black ink, appearing to read "Michael J. Waters", written in a cursive style.

Michael J. Waters

Enclosure

Glenn Jarrett
Mail Handling Services
777 E Park Dr
Harrisburg, PA 17111

RE: NOTICE OF DATA BREACH

January 5, 2023

Dear [REDACTED]

The protection and privacy of your personal information is a very high priority. Because of this, you are receiving this letter to make you aware of a recent data security incident that may have involved some of your information. This letter is to advise you about the incident and to provide you with guidance on what you can do to protect against fraud, should you feel it is appropriate to do so.

What happened: You are receiving this letter because you were a client of Jarrett & Luitjens, PLC, which ceased operations on or about May 31, 2022 when Jennifer R. Luitjens retired. A new firm, Jarrett & Hoyt, PLC, began operations on June 1, 2022. On August 26, 2022, Jarrett & Hoyt identified suspicious activity in its email environment. Upon learning of the issue, Jarrett & Hoyt quickly began an investigation and took steps to secure the systems. As part of that investigation, it was determined that one of the firm's email accounts was compromised and, on November 11, 2022 it was determined that your information could have been contained in the account.

What Information Was Involved? The type of information in the accessed email account differs from individual-to-individual but included your name, Social Security number, and for some individuals a date of birth, financial account information and/or health information.

What is Being Done: In addition to the actions described above, steps have been taken to reduce the risk of this type of incident occurring in the future, including enhancing the system's technical security measures. No one has reported that their information was misused in connection with this incident. Nevertheless, you are being offered a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.**

What You Can Do. You are encouraged to take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against possible identity theft or fraud in the enclosed *Additional Important Information* sheet.

For More Information. Please accept this apology for any inconvenience or concern this incident might cause and know that the trust that your privacy will be protected is valued, and the responsibility to safeguard your personal information is taken seriously. For further information and assistance, please call 1-888-781-3999 from 8:30 a.m. to 5:00 p.m. ET, Monday through Friday.

Sincerely,

Glenn A. Jarrett, Esq.

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
2. Visit the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: [REDACTED]

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 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your 12-MONTH EXPERIAN IDENTITYWORKS credit 3b Membership:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists 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.

Activate your membership today at <https://www.experianidworks.com/3bcredit> or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* 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.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: You may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax	Experian	TransUnion
1-866-349-5191	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 740241	P.O. Box 2002	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19016

Fraud Alerts: You may want to consider placing a fraud alert on your credit report. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com.

Credit and Security Freezes: You may have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze can be placed without any charge and is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
1-888-298-0045	1-888-397-3742	1-888-909-8872
www.equifax.com	www.experian.com	www.transunion.com
P.O. Box 105788	P.O. Box 9554	P.O. Box 160
Atlanta, GA 30348	Allen, TX 75013	Woodlyn, PA 19094

This notification was not delayed by law enforcement.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).