



MULLEN
COUGHLIN^{LLC}
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426 W. Lancaster Avenue, Suite 200
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February 14, 2023

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

To Whom It May Concern:

We represent Prosperity Now located at 1200 G Street NW, Suite 400, Washington, D.C. 20005 and are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) Maryland resident. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Prosperity Now 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 or about November 9, 2022, Prosperity Now became aware of unusual activity involving a single employee's email account. Prosperity Now promptly took steps to secure the account, and began a diligent investigation to confirm the full nature and scope of the activity. The investigation confirmed that one employee's email account was accessed without authorization intermittently between September 21, 2022 and November 2, 2022. Given the unauthorized access to the one email account, Prosperity Now then undertook a comprehensive review of the contents of the account to determine what specific information was present and to whom it related for purposes of notification. Prosperity Now worked diligently to reconcile the information with its internal records in order to identify appropriate contact information for potentially impacted individuals so that notification could commence. Prosperity Now completed all such efforts on January 20, 2023, and thereafter worked to provide notification to identified individuals.

Notice to Maryland Resident

On or about February 14, 2023, Prosperity Now began providing written notice of this incident to potentially affected individuals, which includes one (1) Maryland resident. Written notice is being provided in substantially the same form as the letter attached hereto as ***Exhibit A***.

The information related to the one (1) Maryland resident that could have been subject to unauthorized access includes name and financial account information.

Other Steps Taken and To Be Taken

Upon discovering the event, Prosperity Now moved quickly to investigate and respond to the incident, assess the security of Prosperity Now systems, and identify potentially affected individuals. Further, Prosperity Now notified federal law enforcement regarding the event. Prosperity Now is also working to implement additional safeguards and training to its employees. Moreover, Prosperity Now is providing access to credit monitoring services for twenty-four (24) months, through Kroll, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Prosperity Now is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4005.

Very truly yours,

Julie Siebert-Johnson of
MULLEN COUGHLIN LLC

JSJ/jrl
Enclosure

EXHIBIT A



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

<<vtext_1(RE: NOTICE OF DATA EVENT / NOTICE OF DATA BREACH - CA residents)>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Prosperity Now values and respects the privacy of your information, which is why we are writing to notify you regarding a recent event that may affect the privacy of certain information related to you. This notice provides you with information about the event, our response, and resources available to you to help better protect your information, should you feel it appropriate to do so.

What Happened? On or about November 9, 2022, Prosperity Now became aware of unusual activity involving a single employee's email account. We promptly took steps to secure the account, and began a diligent investigation to confirm the full nature and scope of the activity. The investigation confirmed that one employee's email account was accessed without authorization intermittently between September 21, 2022 and November 2, 2022. Given the unauthorized access to the one email account, we then undertook a comprehensive review of the contents of the account to determine what specific information was present and to whom it related so that we could provide appropriate notification. Those efforts were completed on January 20, 2023, after which we worked to review our files to confirm necessary contact information to disseminate notification. You are receiving this notification because we determined that certain information related to you was present in the impacted email account.

What Information Was Involved? Our investigation determined that the information related to you present in the email account includes your <<b2b_text_2(name, data elements)>>.

What We Are Doing. We take this event and the privacy of the information in our care seriously. Upon identifying the unusual activity, we took prompt measures in response, including to secure the email account, investigate the activity, and identify potentially affected individuals. Further, as part of our ongoing commitment to the privacy of information in our care, we implemented additional technical security measures designed to mitigate recurrence of this type of incident. We are also reviewing and enhancing existing data privacy policies and procedures, and providing additional training to employees regarding data security.

As an added precaution, we are offering you access to twenty-four (24) months of identity monitoring services through Kroll at no cost to you. If you wish to activate these services, you may follow the instructions included in the attached *Steps You Can Take to Help Protect Personal Information*. We encourage you to activate the offered identity monitoring services as we are unable to take steps on your behalf to do so.

What You Can Do. We encourage 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 and to detect errors over the next 12 to 24 months. You may also review the information contained in the attached *Steps You Can Take to Help Protect Personal Information*. Further, you may activate the complimentary identity monitoring services.

For More Information. We understand that you may have additional questions not answered by this letter. If you have questions, please contact Kroll's Prosperity Now assistance line at _____, from 9:00 a.m. to 6:30 p.m. Eastern Time, Monday through Friday, excluding major U.S. holidays. You may also write to Prosperity Now at 1200 G Street NW, Suite 400, Washington, D.C. 20005.

Sincerely,

A handwritten signature in black ink, appearing to read "Gary L. Cunningham", with a stylized flourish at the end.

Gary L. Cunningham
President & CEO

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Activate your Identity Monitoring Services

As an added measure, we have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. To activate the offered identity monitoring services:

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6(activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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
1-888-298-0045	1-888-397-3742	1-800-916-8800
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. Prosperity Now is located at 1200 G Street NW, Suite 400, Washington, D.C. 20005.

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/>.