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March 8, 2023

VIA EMAIL [ldtheft@oag.state.md.us]

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

Re: NOTICE OF DATA SECURITY INCIDENT

Dear Sir/Madam:

This writing is to notify you that on or around January 6, 2023, Rocket Mortgage discovered suspicious log-in activity affecting a number of Rocket Mortgage client accounts. This activity occurred from December 5, 2022 to January 8, 2023. Upon learning of this incident, Rocket Mortgage initiated a cybersecurity investigation and retained third-party cybersecurity experts to determine what occurred. The investigation indicated that the activity was the result of “credential stuffing.”

“Credential stuffing” occurs where an external actor attempts to access an online account using credentials that the actor has previously obtained from sources other than the host of the account (in this case, other than Rocket Mortgage), and leverages the tendency of individuals to reuse the same username and password combination for multiple online accounts.

On or around March 6, 2023, Rocket Mortgage determined that three (3) Maryland residents experienced unauthorized access to protected personal data elements. The protected personal data elements involved in this matter include names, Social Security numbers, driver’s license numbers, and account numbers.

Rocket Mortgage took a number of technical and procedural actions to remediate the incident, including forcing a mandatory password reset to terminate any unauthorized access. Rocket Mortgage also blocked the IP addresses that were identified as responsible for the traffic associated with the credential stuffing attack and purchased and enabled Akamai Bot Manager premier, a service that is designed to detect and block bot activity. Further, Rocket Mortgage accelerated implementation of multi-factor authentication (“MFA”) for all affected users, and as of February 7, 2023 has implemented MFA for all client accounts.



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We do not have any evidence that the unauthorized person acquired or used the information. However, out of an abundance of caution, we are notifying the impacted persons who include Maryland residents.

Rocket Mortgage will notify the three (3) Maryland residents of the incident by mail postmarked on March 9, 2023. Rocket Mortgage will provide a two-year subscription to LifeLock's identity theft protection and credit monitoring services to those who were impacted.

A template copy of the notice sent to the individuals on March 9, 2023 is enclosed.

Thank you for your attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jud Welle', with a large, sweeping flourish at the end.

Jud Welle



<<Return Mail Address>>

<<Name 1>> <<Name 2>>

<<Address 1>>

<<Address 2>>

<<Date>>

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

<<Country>>

NOTICE OF DATA BREACH

Dear <<Name >>:

We are contacting you on behalf of Rocket Mortgage, LLC (“Rocket Mortgage”) regarding a recent data security incident that could affect some of your personal information. We are providing you with information about the event, our response, and steps you may take to protect against the possibility of identity theft and fraud.

What Happened?

Between January 6, 2023, and January 8, 2023, Rocket Mortgage identified suspicious log-in activity impacting a very small number of our clients. From our investigation, your Rocket Mortgage Account has been identified as being targeted.

Upon learning of this incident, we initiated an investigation and retained third-party cybersecurity experts to determine what occurred. It appears someone other than you had your Rocket Mortgage username, password, and last four digits of your Social Security number (“SSN”) before arriving at the Rocket Mortgage Account login screen. At this time, we do not know where the unauthorized party gained knowledge of your username, password, and the last four digits of your SSN before arriving at the login screen. Upon discovery of the unauthorized access, Rocket Mortgage immediately locked down your account including asking you to set up a new username and password. If you used this username and password for other accounts, we highly recommend that you update these accounts.

We believe that this unauthorized party in possession of your username, password, and the last four digits of your SSN may have gained access to your loan related documents stored under the “Documents” tab of your Rocket Mortgage Account. At this time, we do not have any information suggesting that the unauthorized party used your information or extracted your loan documents. However, it is important that you are aware of this incident and the steps you can take to protect your personal information.

What Information Was Involved?

At this time, the information impacted by this incident may include your name, SSN, driver's license number, and bank or financial account number. This information is on the loan documents that may have been accessed.

What We Are Doing

Because you were impacted by this incident, at Rocket Mortgage's expense, we will provide you with a two-year subscription to LifeLock's identity theft protection and credit monitoring services. This service provides the following features and alerts you if your SSN, credit cards, and bank account numbers are found in unsecure online locations.

Your LifeLock Advantage™ membership includes:

- ✓ LifeLock Identity Alert™ System[†]
- ✓ Dark Web Monitoring**
- ✓ LifeLock Privacy Monitor™
- ✓ USPS Address Change Verification
- ✓ Lost Wallet Protection
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ Fictitious Identity Monitoring
- ✓ Court Records Scanning
- ✓ Data Breach Notifications
- ✓ Credit, Checking and Savings Account Activity Alerts^{†**}
- ✓ 24/7 Live Member Support
- ✓ U.S.-Based Identity Restoration Specialists
- ✓ Stolen Funds Reimbursement up to \$100,000 ^{††}
- ✓ Personal Expense Compensation up to \$100,000 ^{††}
- ✓ Coverage for Lawyers and Experts up to \$1 million ^{††}
- ✓ One-Bureau Credit Monitoring^{1**}
- ✓ One-Bureau Annual Credit Report & Credit Score^{1**}

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different Adtype of credit score to assess your creditworthiness.

¹ If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment.

No one can prevent all identity theft or cybercrime.

[†] LifeLock does not monitor all transactions at all businesses.

** These features are not enabled upon enrollment. Member must take action to get their protection.

^{†††} Reimbursement and Expense Compensation, each with limits of up to \$100,000 for Advantage. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

What You Can Do

There are steps you can take to help protect yourself in this situation, including enrolling in LifeLock Advantage™ membership, the service we are offering. Once you have completed the LifeLock enrollment process, the services will be in effect immediately. Details regarding the service and how to enroll are provided below.

Enrollment Procedure

To activate your membership and get protection immediately, at no cost to you:

1. Go to www.lifelock.com. Click on the red START MEMBERSHIP button.
2. You will be taken to another page where, below the three protection plan boxes, you can enter the promo code: [] and click the **APPLY** button.
3. On the next page, enter your **Member ID**. (Your Member ID is your first name last name plus 5-digit zip code. Ex. JOHNNORTON12345).
4. Click the red START YOUR MEMBERSHIP button.
5. You will receive a confirmation email (be sure to follow all directions in this email).

***If you prefer to enroll over the phone, please contact LifeLock at 1-800-899-0180.
Please provide the enrollment agent the details listed above in this letter.***

You will have until April 27, 2023 to enroll in this service.

This service is complimentary. No method of payment will be collected during enrollment and there is no need to cancel. We urge you to enroll today.

In addition to enrolling in the free credit monitoring services, we also recommend that you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to us and to the proper law enforcement authorities, including local law enforcement, your state's attorney general and/or the Federal Trade Commission ("FTC").

We have attached information regarding additional actions that you may consider to help reduce the chances of identity theft or fraud on your account as well as resources to obtain additional information about identity theft and ways to protect yourself.

For More Information

We sincerely regret that this incident occurred and apologize for any concern that this may cause you. We take our commitment to privacy and data security very seriously. We contacted you promptly once we determined the scope of the incident and the impacted population and did not delay this notification as a result of any law enforcement investigation. Should you have questions, or if you would like to discuss the matter further, please contact Rocket Mortgage toll free at 800-863-4332 ext. 35139.

Sincerely,

Jeff Szerdi
Director | Client Experience Operations
Rocket Mortgage
1050 Woodward Avenue, Detroit, MI 48226

ADDITIONAL RESOURCES

The following provides additional information and actions that you can consider taking to help protect your information. You may also contact the U.S. Federal Trade Commission ("FTC"), the credit reporting agencies, or your state's regulatory authority to obtain additional information about avoiding identity theft, including information about fraud alerts and security freezes, as further detailed below. Contact Information for the Federal Trade Commission and credit reporting agencies is set forth below:

The Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

Credit Reporting Agencies

Equifax
PO Box 740241
Atlanta, GA 30374
1-800-525-6285
www.equifax.com

Experian
PO Box 4500
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
PO Box 2000
Chester, PA 19016
1-800-680-7289
www.transunion.com

Order Your Free Annual Credit Report. You can order your free annual credit report online at www.annualcreditreport.com, by phone (toll free) at 877-322-8228, or by mail by submitting a completed Annual Credit Report Request Form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can download a copy of the request form on the FTC website: www.ftc.gov. You can also visit the Consumer Financial Protection Bureau's website for more information on how you can obtain your credit report for free: www.consumerfinance.gov. Once you receive your credit reports, review them carefully for any discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting agency.

Review Your Accounts and Report Unauthorized Activity. We recommend you remain vigilant with respect to reviewing your account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the FTC. Carefully review your credit reports and bank, credit card, and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company. You may also consider filing or obtaining a police report.

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from potential identity theft, you may consider placing a fraud alert on your credit file. A fraud alert is intended to make it more difficult for someone to open a new credit account in your name. A fraud alert

indicates to an entity requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the alert notifies the entity to take steps to verify your identity. You may contact one of the credit reporting agencies listed above for assistance.

Consider Placing a Security Freeze on Your Credit File. You also may consider implementing a security freeze (also called a "credit freeze"). Placing a freeze on your credit report restricts access to your credit report and will prevent lenders and others from accessing your credit report entirely. This means you (or others) will not be able to open a new credit account while the freeze is in place. You can temporarily lift the credit freeze if you need to apply for new credit. With a security freeze in place, you may be required to take special steps when you wish to apply for any type of credit. You may contact one of the credit reporting agencies listed above for assistance.

Remain Vigilant and Lookout for Phishing Schemes. We also encourage you to remain vigilant in managing and handling your personal information and be on the lookout for suspicious emails, such as phishing schemes. Phishing schemes are attempts by criminals to steal personal information, including credit card numbers and social security numbers, over email. These attempts are often made by manipulating an email to make it look as if it came from a legitimate source, but which is actually sent by a fraudulent impersonator. Pay particular attention to anyone asking you to click on a link or attachment, especially if the email requests sensitive information, and pay close attention to the email address (e.g., look for misspellings). It is also important that you check the recipient's email address when replying to emails to ensure it is legitimate. Also consider taking steps such as carrying only essential documents with you, being aware of how and with whom you are sharing your personal information, and shredding receipts, statements, and other sensitive information once you no longer need them.

For Maryland Residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General:

Maryland Office of the Attorney
General Consumer Protection
Division
200 St. Paul Place, Baltimore, MD
21202 1-888-743-0023
www.oag.state.md.us

For Massachusetts Residents: You have the right to obtain a police report and to request a security freeze as described above. The credit reporting agencies may require certain personal information (e.g., name, Social Security number, date of birth, address) and valid identification (e.g., government-issued ID and proof of address, paystub, or statement) in order to implement your request for a security freeze. There is no fee for requesting, temporarily lifting, or permanently removing a security freeze with any of the consumer reporting agencies.

For North Carolina Residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office:

North Carolina Attorney General's Office
Consumer Protection Division

9001 Mail Service Center Raleigh,
NC 27699-9001
1-877-5-NO-SCAM
www.ncdoi.gov

For Rhode Island Residents: You have the right to obtain a police report. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General:

Rhode Island Office of the Attorney General
Consumer Protection Unit
150 South Main Street Providence, RI 02903
1-401-274-4400
riag.ri.gov