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May 22, 2023

VIA EMAIL: (IDTHEFT@OAG.STATE.MD.US)

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

RE: Incident Notification

Dear Sir or Madam:

We are writing on behalf of our client, Polished.com ("Polished") to notify your office of a cybersecurity incident. Polished is located at 1870 Bath Avenue, Brooklyn, New York 11214.

Polished conducted an investigation into suspicious activity involving individuals' payment card information. Upon discovering this activity, Polished commenced an investigation with the assistance of a cybersecurity firm. The investigation determined that an unauthorized actor gained access to its website, AppliancesConnection.com, between March 16, 2023 and April 23, 2023. A review of the data on the website was conducted, and it was determined that the unauthorized actor may have accessed the personal information of 205 Maryland residents, including their names, addresses, zip codes, payment card numbers, expiration dates, and CVVs.

Beginning today, Polished will mail written notification to the Maryland residents via First Class U.S. Mail in accordance with Md. Code Ann., Com. Law § 14-3504. A sample copy of the notification letter is enclosed. Polished is encouraging individuals to call the toll-free number on the back of their payment card and request a new card. Polished is also encouraging individuals to remain vigilant by reviewing their payment card account statement and if they see charges or activity that they did not authorize, to contact their payment card company immediately.

To reduce the risk of a similar incident from occurring in the future, Polished is enhancing its existing security protocols and technical safeguards.

Please do not hesitate to contact me if you have any questions regarding this incident.

Sincerely,

John P. Hutchins

John P. Hutchins
Partner

Enclosure

appliances connection
From POLISHED

Return mail will be processed by: IBC
PO Box 847 • Holbrook, NY 11741

[redacted]

May 22, 2023

Dear [redacted]

Polished.com has identified and addressed a security incident that we determined involved your payment card information. This letter explains the incident, the measures we have taken, and some steps you may consider taking in response.

Upon identifying the data security incident on March 17, 2023, we took steps to secure our systems and began an investigation. We engaged a cybersecurity firm to assist. The investigation determined that an unauthorized party gained access to our website, AppliancesConnection.com, between approximately March 16, 2023 and April 23, 2023, and acquired information regarding the payment card ending in [redacted] that you used on our website during that period of time. The information involved includes your name, address, zip code, payment card number, expiration date, and CVV.

We encourage you to call the toll-free number on the back of your payment card and request a new card. We also encourage you to remain vigilant by reviewing your payment card account statement. If you see charges or activity that you did not authorize, contact your payment card company immediately.

We regret any inconvenience or concern this incident may cause. We have enhanced our existing security protocols and technical safeguards to help prevent issues like this in the future. We have established a dedicated call center to help answer questions you may have about the incident. Please call (866) 972-3844, Monday through Friday, between 9:00 am - 7:00 pm Eastern Time for up-to-date information about the incident.

Sincerely,

Rick Bunka
CEO

APCON-ADT-MSTR

ADDITIONAL STEPS YOU CAN TAKE

We remind you it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

- *Equifax*, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.identitytheft.gov

Fraud Alerts and Security Freezes

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years.

To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

- *Equifax Security Freeze*, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- *Experian Security Freeze*, PO Box 9554, Allen, TX 75013, www.experian.com
- *TransUnion Security Freeze*, PO Box 160, Woodlyn, PA 19094, www.transunion.com

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

After receiving your freeze request, each credit bureau will provide you with a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Polished.com (AppliancesConnection.com) can be reached at (800) 299-9470. Its mailing address is 1870 Bath Avenue, Brooklyn, NY 11214.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at:

> *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106,
> 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at:

> *Office of the Attorney General for the District of Columbia*, 441 4th Street NW, Washington, DC 20001,
> 1-202-727-3400, www.oag.dc.gov

Maryland: You may contact and obtain information from your state attorney general at:

> *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202,
> 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

New York: You may contact and obtain information from these state agencies:

> *New York Department of State Division of Consumer Protection,* One Commerce Plaza,
> 99 Washington Ave., Albany, NY
> 12231-0001, 518-474-8583 / 1-800-697-1220, http://www.dos.ny.gov/consumerprotection; and
>
> *New York State Office of the Attorney General,* The Capitol, Albany, NY 12224-0341,
> 1-800-771-7755, https://ag.ny.gov

North Carolina: You may contact and obtain information from your state attorney general at:

> *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699,
> 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active-duty military personnel have additional rights.