



Lauren D. Godfrey
322 North Shore Drive, Building 1B
Suite 200
Pittsburgh, PA 15212
lgodfrey@constangy.com
973.462.9521

June 2, 2023

VIA EMAIL

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

Email: idtheft@oag.state.md.us

Re: Notice of Data Security Incident

Dear Attorney General Brown

Constangy, Brooks, Smith & Prophete, LLP ("Constangy") represents Keystone Title Settlement Services, LLC ("Keystone"). We are writing to notify you of data security incident experienced by Keystone in accordance with Md. Code Ann., Com. Law §§ 14-3501 - 14-3508 which is described in greater detail below.

Nature of the Security Incident

On May 12, 2023, Keystone learned of unusual activity involving a Keystone employee's email account. Upon discovering this activity, Keystone took immediate steps to secure its email environment. Keystone further engaged third-party cybersecurity experts to conduct an investigation into the activity, which determined that one employee email account was accessed without authorization. As a result, we undertook a review of the contents of the email account to identify whether any personal information was contained therein. Our investigation determined that an unauthorized individual accessed an email with an attachment that contained personal information of two individuals. While our investigation into the incident remains ongoing, Keystone is providing notification to all individuals whose personal information may have been involved in the incident.

The potentially impacted information may have included name and Social Security number. Keystone has no evidence of the successful or attempted misuse of any of this information.

Alabama Arkansas California Colorado District of Columbia Florida Georgia Illinois
Indiana Maryland Massachusetts Minnesota Missouri New Jersey New York North Carolina
Oregon Pennsylvania South Carolina Tennessee Texas Virginia Washington

Number of Maryland Residents Involved

On May 17, 2023, Keystone notified two (2) Maryland residents of this incident via U.S. First-Class Mail and email. A sample copy of the notification letter sent to the impacted individuals is included with this correspondence.

Steps Taken to Address the Incident

Keystone has implemented additional security measures in its environment to reduce the risk of a similar incident occurring in the future. In addition, out of an abundance of caution, Keystone is providing Maryland residents with complimentary credit monitoring and identity protection services – for a period of 12 months – along with additional resources to assist them.

Contact Information

Keystone remains dedicated to protecting the personal information in its control. If you have any questions or need additional information, please do not hesitate to contact me at (973) 462-9521 or by email at lgodfrey@constangy.com.

Sincerely,

[s] Lauren Godfrey

Lauren D. Godfrey
Partner, Constangy Cyber Team

Encl.: Sample Maryland Notification Letter

KEYSTONE TITLE



May 17, 2023

VIA FEDERAL EXPRESS

Subject: Notice of Data Security Incident

Dear [REDACTED]

I am writing to inform you of a data security incident experienced by Keystone Title Settlement Services, LLC ("Keystone") that may have affected your personal information. Keystone takes the privacy and security of personal information very seriously. We are contacting you to notify you that this incident occurred and inform you about steps you can take to ensure your information is protected, including enrolling in the complimentary identity protection services we are making available to you

What Happened? On May 12, 2023, Keystone learned of unusual activity involving a Keystone employee's email account. Upon discovering this activity, Keystone took immediate steps to secure its email environment. Keystone further engaged third party cybersecurity experts to conduct an investigation into the activity, which determined that one employee email account was accessed without authorization. As a result, we undertook a review of the contents of the email account to identify whether any personal information was contained therein. Our investigation determined that an unauthorized individual accessed an email with an attachment that contained some of your personal information. While our investigation into the incident remains ongoing, we are providing you with complementary identity and credit monitoring services, as well as steps you can take to protect your personal information.

What Information Was Involved? The affected information may have included your name and Social Security number. Please note that Keystone has no evidence that any of this information has been acquired or misused.

What Are We Doing? As soon as we discovered this incident, we took steps to secure our environment and enlisted a leading cybersecurity firm to conduct a forensic investigation.

In addition, out of an abundance of caution, we are offering you complimentary credit monitoring and identity theft protection services through Kroll, a national leader in identity theft protection. These services include 12 months of Credit Monitoring,¹ Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Fraud Loss

¹ To receive credit monitoring 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.

www.KeystoneTitle.com



Reimbursement, Fraud Consultation, and Identity Theft Restoration. With these services, Kroll will help you resolve issues if your identity is compromised.

Visit <https://enroll.krollmonitoriig.coim> to activate and take advantage of your identity monitoring services. You have until July 31, 2023, to activate your identity monitoring services.

Your activation code is **XTY4-CD55-S3FR-DJFV**.

What Can You Do? We recommend that you review the guidance included with this letter about how to protect your information. Keystone also encourages you to take full advantage of the services offered to you through Kroll.

For More Information: For more information about Kroll and your Identity Monitoring services, you can visit info.ki-ollmonitoring.com. Additional information describing your services is included with this letter.

Again, at this time, there is no evidence that your information has been taken or misused as a result of this incident. However, we encourage you to take full advantage of this service offering. The security of personal information is our top priority at Keystone, and we are committed to safeguarding your data and privacy. Please accept our sincere apologies and know that we deeply regret any concern or inconvenience that this may cause you.

Sincerely,

Thomas Tracy
President

www.KeystoneTitle.com



Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Request a Copy of Your Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <https://www.annualcreditreport.com>, 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 also can contact one of the following three national credit reporting agencies:

Equifax
P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Place a Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <https://www.annualcreditreport.com>.

Put a Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you, including your full name, Social Security Number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission (FTC)
600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General
Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General
9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General
150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

Washington D.C. Attorney General
441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

www.KeystoneTitle.com

KEYSTONE TITLE



You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

www.KeystoneTitle.com