MULLEN COUGHLIN LLC
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426 W. Lancaster Avenue, Suite 200
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June 7, 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 Dale L. Ramsey CPA ("DLR CPA") located at 123 W 7th St, Junction City, KS 66441, and are writing to notify your office of an incident that may affect the security of certain personal information relating to three (3) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, DLR CPA 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 March 14, 2023, DLR CPA discovered suspicious activity relating to some of its computer systems. DLR CPA immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. DLR CPA's investigation determined that an unauthorized actor had access to its systems from March 8, 2023, to March 14, 2023 and while the investigation could not confirm that an unauthorized third party accessed information held within those systems, it is unable to rule out the possibility access could have occurred. Therefore, DLR CPA decided to provide notice of the incident out of an abundance of caution. On May 10, 2023, DLR CPA determined that the information that could have been subject to unauthorized access includes name, address, Social Security number, financial account information, and Tax ID number for three (3) Maryland residents.

Notice to Maryland Residents

On June 7, 2023, DLR CPA provided written notice of this incident to three (3) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, DLR CPA moved quickly to investigate and respond to the incident, assess the security of DLR CPA systems, and identify potentially affected individuals. DLR CPA is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, DLR CPA is providing impacted individuals with guidance on how to better protect against identity theft and fraud, DLR CPA is 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.

DLR CPA is providing written notice of this incident to relevant state and federal regulators, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1290.

Very truly yours,

S. Chandler Harris of
MULLEN COUGHLIN LLC

SCH/scs
Enclosure

EXHIBIT A

DALE L RAMSEY CPA
Inc
Certified Public Accountants

Return Mail Processing
PO Box 999
Suwanee, GA 30024

9 1 2066 ************************************SNGLP
SAMPLE A. SAMPLE - L01
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789

June 7, 2023

NOTICE OF SECURITY INCIDENT

Dear Sample A. Sample:

Dale L. Ramsey CPA ("DLR CPA") writes to inform you of an incident that may affect the privacy of some of your personal information. The purpose of this letter is to provide details of the incident, our response, and steps you can take to protect your personal information, should you feel it appropriate to do so.

What Happened? On March 14, 2023, DLR CPA discovered suspicious activity relating to some of its computer systems. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity. Our investigation determined that an unauthorized actor had access to DLR CPA's systems from March 8, 2023 to March 14, 2023 and while the investigation could not confirm that an unauthorized third party accessed information held within those systems, we are unable to rule out the possibility this could have occurred. Therefore, we wanted to provide you with notice of this incident out of an abundance of caution. On May 10, 2023, we determined that information relating to you was contained on systems subject to access by the third party. We are working with the IRS and various state Departments of Revenue, including the Kansas Department of Revenue to take all necessary steps to protect the integrity of your tax information and to ensure your complete taxes are filed and a refund is issued as soon as possible.

What Information Was Involved? Our investigation determined that the information which could have been accessed includes, your name, address, social security number, financial account information, and Tax ID number.

What We Are Doing. DLR CPA takes the confidentiality, privacy, and security of information in our care very seriously. Upon discovery, DLR CPA immediately commenced an investigation to confirm the nature and scope of the incident. DLR CPA is taking steps to implement additional safeguards and review policies and procedures relating to data privacy and security. DLR CPA is also offering you access to complimentary credit monitoring and identity protection services for 12 months through Experian These services include fraud consultation and identity theft restoration services. If you wish to activate the credit monitoring and identity protection services, you may follow the instructions in the *Steps You Can Take to Help Protect Your Information*, included here.

What You Can Do. You can review the enclosed *Steps You Can Take to Help Protect Your Information*. DLR CPA also encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months If you become aware of a fraudulent tax return filed in your name or you are instructed to do so by the IRS, you should file the IRS Form 14039 Identity Theft Affidavit along with a paper copy of your return and mail according to the instructions on that form. A copy of this form can be found at: https://www.irs.gov/pub/irs-pdf/f14039.pdf, or https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft.

For More Information. DLR CPA understands you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call the dedicated assistance line at **(888) 401-0552,** toll-free Monday through Friday from 8 am – 10 pm Central, or Saturday and Sunday from 10 am – 7 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number **B095955**. You may also write to DLR CPA at 123 W 7th St, Junction City, KS 66441. We sincerely regret any inconvenience or concern this incident has caused.

Sincerely,

Dale L. Ramsey, CPA
Owner and Operator
http://www.dlrcpa.com/

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorks℠ for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by September 30, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your **activation code**: **ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at **(888) 401-0552** by September 30, 2023. Be prepared to provide engagement number **B095955** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. 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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

* 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.

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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, 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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

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 https://www.marylandattorneygeneral.gov/.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.