



MULLEN
COUGHLIN^{LLC}
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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 Marshall & Melhorn, LLC (“Marshall Melhorn”) located at Four SeaGate, Eighth Floor, Toledo, Ohio 43604 and are writing to notify your office of an incident that may affect the security of certain personal information relating to forty-seven (47) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Marshall Melhorn 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 September 14, 2021, Marshall Melhorn experienced an outage to its computer network. Marshall Melhorn immediately launched an investigation with the help of computer specialists to determine the nature and scope of incident and remediated the disruption. The investigation determined that the network outage was caused by an unauthorized actor who gained access to the Marshall Melhorn network. The investigation determined that files within the network may have been accessed and acquired by the unauthorized actor but was unable to determine precisely all files which were subject to this unauthorized activity.

In an abundance of caution, an analysis was undertaken of all the potentially impacted files to determine what information may have been involved, who that information related to, and contact information for such individuals. This review was completed on March 6, 2023.

The information that could have been subject to unauthorized access includes name, Social Security number, financial account information, medical information, and driver's license or state identification number.

Notice to Maryland Residents

On or about June 7, 2023, Marshall Melhorn began providing written notice of this incident to forty-seven (47) 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, Marshall Melhorn moved quickly to investigate and respond to the incident, assess the security of Marshall Melhorn systems, and identify potentially affected individuals. Further, Marshall Melhorn notified federal law enforcement regarding the event. Marshall Melhorn also implemented additional cybersecurity safeguards. Marshall Melhorn is providing access to credit monitoring services for twelve (12) months, through Experian to individuals whose Social Security numbers were potentially affected by this incident, at no cost to these individuals.

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

Marshall Melhorn is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-2190.

Very truly yours,

Kevin M. Mekler of
MULLEN COUGHLIN LLC

KMK/aml

EXHIBIT A



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

June 7, 2023



J5253-L04-0000004 T00001 P001 *****SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L04 MARSHALLMELHORN ADULT CM
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



RE: Notice of [Security Incident/Data Breach if in CA]

Dear Sample A. Sample,

Marshall & Melhorn, LLC (Marshall Melhorn) is a law firm based in Toledo, Ohio, and is writing to make you aware of an incident that may affect the security of some information related to you. We are providing this notice to ensure you are aware of the incident, inform you of the steps we are taking in response, and provide you with steps you can take to protect your information, should you feel it necessary to do so.

What Happened?

On September 14, 2021, Marshall Melhorn experienced an outage to our computer network. We immediately launched an investigation with the help of computer specialists to determine the nature and scope of incident and remediated the disruption. Our investigation determined that the network outage was caused by an unauthorized actor who gained access to the Marshall Melhorn network. Unfortunately, this investigation determined that files within our network may have been accessed and acquired by the unauthorized actor but was unable to determine precisely all files which were subject to this unauthorized activity.

In an abundance of caution, an analysis was undertaken of all the potentially impacted files to determine what information may have been involved, who that information related to, and contact information for such individuals. This review was completed on March 6, 2023. This review found that information regarding you may have been included in those files.

What Information Was Involved?

The investigation determined that your [data elements] and name may have been accessed and/or acquired by an unauthorized actor. **However, there is no indication that any data accessed and/or acquired from our system has been misused.**



What We Are Doing.

Information security is among Marshall Melhorn's highest priorities, and we have security measures in place to protect information in our care. Upon discovering the incident, we immediately confirmed the security of our systems. As part of our ongoing commitment to the security of information, we reviewed existing security policies and have implemented additional cybersecurity measures to further protect against similar incidents from occurring in the future. In addition, we notified law enforcement and have cooperated in their investigation of this incident.

As an added precaution, we are also offering you complimentary access to ## months of credit monitoring and identity theft restoration services through Experian. Please consider activating these services as we are not able to act on your behalf to activate them for you. Please review the instructions contained in the attached *Steps You Can Take to Help Protect Your Information* for additional information on these services.

What You Can Do.

We encourage you to remain vigilant against identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. You can find out more about how to protect your information in the enclosed *Steps You Can Take to Help Protect Your Information*. There you will also find more information on the credit monitoring services we are offering and how to enroll.

For More Information.

We understand you may have questions about this incident. We have set up a dedicated call center for any questions or concerns you may have; please reach out to 833-901-4623 Monday through Friday 8 am – 10 pm CST, Saturday and Sunday 10 am – 7 pm CST (excluding major U.S. holidays). Please be prepared to provide ENGAGE# when you call. We take this incident very seriously and sincerely regret any inconvenience or concern this incident may cause you. We remain committed to safeguarding your information within our care.

Sincerely,

Marshall & Melhorn, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Offered Monitoring Services

To help protect your identity, we are offering a complimentary ##-month membership of Experian's® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and 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: www.experianidworks.com/credit
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-901-4623 by **September 30, 2023**. Please be prepared to provide engagement number **ENGAGE#** as proof of eligibility for the identity restoration services by Experian.

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, 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 one-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.

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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
888-298-0045	888-397-3742	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; 877-ID-THEFT (877-438-4338); and TTY: 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; 410-528-8662 or 888-743-0023; and www.oag.state.md.us. Marshall & Melhorn, LLC is located at 4 Seagate # 8, Toledo, OH 43604.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 800-771-7755; or <https://ag.ny.gov/>.

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

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 7 Rhode Island residents impacted by this incident.