

Via Email to: IDThrftzr0a0.state.md.us

June 14, 2023

Attorney General Anthony Brown
Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202

RE: Notification of Data Security Incident

Dear Attorney General Brown:

McCracken Financial Solutions Corp. (“McCracken”) is writing to notify you of a data security incident.

Number of Maryland Residents Involved

A total of four (4) Maryland residents will be notified about this incident. Sample copies of the written notices that will be provided to those residents are attached below. Notices will be sent to the most recent addresses of such individuals.

Nature of the Security Incident

On May 1, 2023, through a phishing attack, an unknown malicious actor gained access to the Microsoft Outlook account of a McCracken human resources employee for approximately three and a half hours. Information related to certain McCracken employees and their spouses and dependents was contained in the compromised email inbox. Accordingly, we are notifying individuals whose information was contained within the potentially impacted email messages and attachments out of an abundance of caution.

Steps Taken to Address the Incident

McCracken values the privacy of individuals, and deeply regrets that this incident occurred. McCracken is conducting a review of this incident, and is in the process of reviewing its policies and procedures with the goal of preventing recurrence of such an incident. In addition, arrangements have been made with NortonLifeLock to provide the Maryland residents impacted by this incident with complimentary credit monitoring services for two (2) years.

Contact Information

If you have any questions or concerns regarding this incident, please contact me at frank.mccracken@mccrackenfs.com.

Sincerely,

A handwritten signature in blue ink, appearing to read "F H McCracken Jr", is positioned above the printed name.

Frank H. McCracken, Jr.

President

Attachments: Sample Individual Notice Letter
Sample Minor Notice Letter

Sample Individual Notice Letter

<<Date>>

«Individual»

«Street_Address»

«City_State_Zip»

Dear «First_Name»,

McCracken Financial Solutions Corp. (“McCracken”) is writing to notify you of a breach of security that may potentially impact your personal information.

What Happened?

On May 1, 2023, an unknown malicious actor gained access to the Microsoft Outlook account of a McCracken human resources employee for approximately three and a half hours. Information related to certain McCracken employees and their spouses and dependents was contained in the compromised email inbox. Accordingly, we are notifying individuals whose information was contained within the potentially impacted email messages and attachments out of an abundance of caution.

What Information Was Involved?

We maintain information about employees and their spouses and dependents in connection with the employment relationship. The information contained within the potentially impacted email messages and attachments may have included your: first and last name, Social Security Number, and health insurance information including identification number and policy number.

What We Are Doing.

McCracken values your privacy and deeply regrets that this incident occurred. McCracken is conducting a review of this incident, and will notify you if there are any significant developments. McCracken is in the process of reviewing its policies and procedures with the goal of preventing recurrence of such an incident.

What You Can Do.

Given the nature of the information that was potentially exposed, we strongly recommend that you monitor your accounts. Further, we strongly recommend that you contact the three credit bureaus and place a fraud alert on your accounts. Their contact information is:

Equifax P.O. Box 740256 Atlanta, GA 30374 1-888-766-0008	Experian P.O. Box 4500 Allen, TX 75013 1-888-397-3742	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-680-7289
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You are also entitled to a free credit report every year from each of these agencies at:

www.annualcreditreport.com

Credit Monitoring.

In addition, arrangements have been made with NortonLifeLock, to provide you with credit monitoring services for two (2) years, at no cost to you.

To take advantage of this offer, you must enroll by July 31, 2023.

Enrollment requires an internet connection and an e-mail account. Please note that when signing up for credit monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

To enroll, please follow the instructions attached to this notice.

For More Information.

Protecting your information is incredibly important to us, as is addressing this incident with the information and assistance you may need. If you should have any further questions, please contact Denise Ross by phone at 978-439-9000, Monday through Friday, between 9:00 a.m. – 5:00 p.m. EST, or via email at denise.ross@mccrackenfs.com.

Sincerely,

Frank H. McCracken, Jr.
President

Attachment: NortonLifeLock Enrollment Instructions
Information About Identity Theft Protection

NortonLifeLock Enrollment Instructions

Dear «First_Name»:

McCracken Financial Solutions Corp. has retained **NortonLifeLock** to provide two (2) years of complimentary **LifeLock Standard™** identity theft protection.

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

1. In your web browser, go directly to **LifeLock.com/Offers**
2. Below the THREE protection plan boxes, you may enter the Promo Code: **MFSC2305** and click the "APPLY" button.
3. Your complimentary offer is presented. Click the Orange "START MEMBERSHIP" button. A Popup will appear to enter your Member ID «**Unique_ID**» and click "APPLY"
4. Once enrollment is completed, you will receive a confirmation email (be sure to follow ALL directions in this email).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180

You will have until July 31, 2023 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Standard™** membership includes:

- ✓ LifeLock Identity Alert™ System†
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring**
- ✓ LifeLock Privacy Monitor™
- ✓ Lost Wallet Protection
- ✓ Stolen Funds Reimbursement up to \$25,000 ††
- ✓ Personal Expense Compensation up to \$25,000 †††
- ✓ Coverage for Lawyers and Experts up to \$1 million ††
- ✓ U.S.-Based Identity Restoration Team
- ✓ One-Bureau Credit Monitoring^{1**}
- ✓ Reduced Pre-Approved Credit Card Offers
- ✓ USPS Address Change Verification

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 \$25,000 for Standard. 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.

This document is PROPRIETARY and CONFIDENTIAL. No part of this document may be disclosed in any manner to a third party without the prior written consent of NortonLifeLock, Inc.

Information About Identity Theft Protection

We recommend you remain vigilant with respect to reviewing your account statements and monitoring credit reports (including free 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"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

Federal Trade Commission, Consumer Response Center

600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338),
<https://www.identitytheft.gov/>

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

Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023, <https://www.marylandattorneygeneral.gov/>

Fraud Alerts: There are also two types of fraud alerts that 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 at least 90 days. 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. You can place a fraud alert on your credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com

Experian: 1-888-397-3742, www.experian.com

TransUnion: 1-800-680-7289, fraud.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com

Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com

TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.

Sample Minor Notice Letter

<<DATE>>

Parent(s) or Guardian(s) for:

«Individual»

«Street_Address»

«City_State_Zip»

Dear Parent(s) or Guardian(s) for «Individual»,

McCracken Financial Solutions Corp. (“McCracken”) is writing to notify you of a breach of security that may potentially impact your minor child’s personal information.

What Happened?

On May 1, 2023, an unknown malicious actor gained access to the Microsoft Outlook account of a McCracken human resources employee for approximately three and a half hours. Information related to certain McCracken employees and their spouses and dependents was contained in the compromised email inbox. Accordingly, we are notifying individuals whose information was contained within the potentially impacted email messages and attachments out of an abundance of caution.

What Information Was Involved?

We maintain information about employees and their spouses and dependents in connection with the employment relationship. The information contained within the potentially impacted email messages and attachments may have included your child’s: first and last name, Social Security Number, and health insurance information including identification number and policy number.

What We Are Doing.

McCracken values your child’s privacy and deeply regrets that this incident occurred. McCracken is conducting a review of this incident, and will notify you if there are any significant developments. McCracken is in the process of reviewing its policies and procedures with the goal of preventing recurrence of such an incident.

What You Can Do.

Given the nature of the information that was potentially exposed, we strongly recommend that you monitor any accounts. Further, we strongly recommend that you contact the three credit bureaus and place a fraud alert on any accounts. Their contact information is:

Equifax P.O. Box 740256 Atlanta, GA 30374 1-888-766-0008	Experian P.O. Box 4500 Allen, TX 75013 1-888-397-3742	TransUnion P.O. Box 2000 Chester, PA 19022 1-800-680-7289
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You are also entitled to a free credit report every year from each of these agencies at:

www.annualcreditreport.com

Credit Monitoring.

In addition, arrangements have been made with NortonLifeLock to provide your child with credit monitoring services for two (2) years, at no cost to you.

To take advantage of this offer, you must enroll by July 31, 2023.

Enrollment requires an internet connection and an e-mail account. Please note that when signing up for credit monitoring services, you may be asked to verify personal information to confirm identity.

To enroll, please follow the instructions attached to this notice. For your child to take advantage of the services offered by NortonLifeLock, you, as the parent or guardian, must enroll on their behalf.

Further steps to protect your child from identity theft or other fraud include, but are not limited to: placing fraud alerts on their credit file; reviewing their credit reports for unexplained activity; and reviewing credit card or other financial accounts for any suspicious and/or unauthorized activity.

If you should have any further questions, please contact Denise Ross by phone at 978-439-9000, Monday through Friday, between 9:00 a.m. – 5:00 p.m. EST, or via email at denise.ross@mccrackenfs.com.

Sincerely,

Frank H. McCracken, Jr.
President

Attachments: NortonLifeLock Enrollment Instructions
Information About Identity Theft Protection

Dear Parent(s) or Guardian(s) for «Individual»:

McCracken Financial Solutions Corp. has retained **NortonLifeLock** to provide two (2) years of complimentary **LifeLock Junior™** identity theft protection. To enroll a minor (under the age of eighteen (18) into LifeLock Junior™, a parent/legal guardian must also have an active LifeLock membership.

- To establish a new membership for both the parent/legal guardian and the minor (both at no cost to you), please follow the instructions, below. **The parent/legal guardian must enroll first.** Adding a family member occurs right before the last step.
- If the parent/legal guardian has an active LifeLock membership, please contact the Member Services number in your LifeLock portal and ask to switch your membership using the Promo Code & Member ID, below.

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

1. You will need the following **Promo Code: <<PROMO CODE>>** and **Member ID: «Unique_ID»**, which have been assigned specifically to you, for one-time use.
2. To begin, please click on the following **URL: LifeLock.com/Offers**
3. Enter The enrollment ID from Above and click Apply.
4. After the parent/legal guardian has entered the required information for the adult enrollment, you will be asked if you would like to add a family member. Repeat this step as necessary.
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow [ALL directions in this email](#)*).

Alternatively, to activate your membership over the phone, please call: 1-800-899-0180.

You will have until July 31, 2023 to enroll in this service.

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Junior™** membership includes:

- ✓ LifeLock Identity Alert™ System†
- ✓ Dark Web Monitoring
- ✓ Credit File Detection**
- ✓ Lost Wallet Protection**
- ✓ File-Sharing Network Searches**
- ✓ 24/7 Live Member Support
- ✓ U.S.-Based Identity Restoration Specialists
- ✓ Million Dollar Protection™ Package††
 - Stolen Funds Reimbursement up to \$25,000
 - Personal Expense Compensation up to \$25,000
 - Coverage for Lawyers and Experts up to \$1Million

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 \$25,000 for Defender. 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.

Information About Identity Theft Protection

We recommend you remain vigilant with respect to reviewing account statements and monitoring credit reports (including free 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"). You may contact the FTC or your state's regulatory authority to obtain additional information about avoiding identity theft.

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

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

Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023, <https://www.marylandattorneygeneral.gov/>

Fraud Alerts: There are also two types of fraud alerts that you can place on credit reports to put creditors on notice regarding potential fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on a credit report regarding suspected or actual identity theft. An initial fraud alert stays on a credit report for at least 90 days. You may have an extended alert placed on a credit report if proof of previous instances of identity theft is provided. An extended fraud alert stays on a credit report for seven years. You can place a fraud alert on a credit report by calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com

Credit Freezes: You may have the right to put a credit freeze, also known as a security freeze, on a credit file, so that no new credit can be opened without the use of a personal PIN number that is issued when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing credit reports without consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to a credit report unless the freeze is temporarily lifted. Therefore, using a credit freeze may delay the ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on credit files at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

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Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion LLC: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

You can obtain more information about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed above.