Rebecca J. Jones
Office: (267) 930-4839
Fax: (267) 930-4771
Email: rjones@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

July 12, 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

Dear Sir or Madam:

We represent Stibbs & Co., P.C. ("Stibbs & Co.") located at 831 Crossbridge Drive, Spring, TX 77373, and are writing to notify your office of an incident that may affect the privacy of some personal information relating to six (6) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Stibbs & Co. 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 or about November 28, 2022, Stibbs & Co. became aware of suspicious activity on its computer network. Following this, Stibbs & Co. immediately commenced an investigation with the assistance of computer forensic specialists to secure its systems and determine the nature and scope of the incident. The investigation determined that in connection with a ransomware attack, an unknown and unauthorized actor accessed certain systems in the Stibbs & Co. environment between November 15, 2022, and November 26, 2022, and accessed and acquired certain files stored on these systems. Stibbs & Co. then undertook a detailed and time-consuming review of the files to determine what data was contained within the files and to whom that data relates. On or about May 15, 2023, this review concluded, and Stibbs & Co. determined that information related to Maryland residents was present within the affected files. Since then, Stibbs has worked to locate necessary address information in order to provide an accurate notice. Stibbs & Co. has no evidence of any fraudulent misuse of information in connection with this incident.

The information that was subject to unauthorized access and/or acquisition includes name, financial account information, Social Security number, driver's license number, medical information and credit or debit card information.

Notice to Maryland Residents

Stibbs & Co. began providing notification of this event on December 16, 2022, and January 13, 2023, to individuals whom Stibbs was able to initially determine may be impacted by this event. These prior notifications did not include residents of Maryland.

On June 30, 2023, Stibbs & Co. posted notice of this event on its website and issued a notice to nationwide media in order to provide substitute notice to those for whom it does not have a mailing address. On July 12, 2023, Stibbs & Co. is mailing written notice of this incident to the affected individuals for whom it does have an address, which includes six (6) Maryland residents. Written notice to individuals 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, Stibbs & Co. moved quickly to investigate and respond to the incident, assess the security of its systems, and notify affected individuals. Stibbs & Co. reported this incident to federal law enforcement. Stibbs & Co. is also working to implement additional safeguards and training to its employees to help prevent similar events from occurring in the future. Stibbs & Co. is providing access to credit monitoring services for twelve (12) months, through Experian, to individuals whose personal information was affected by this incident, at no cost to these individuals.

Additionally, Stibbs & Co. is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Stibbs & Co. 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4839.

Very truly yours,

Rebecca J. Jones of
MULLEN COUGHLIN LLC

Enclosure

EXHIBIT A

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

July 12, 2023

J6743-L01-0000001 T00001 P001 ********SCH 5-DIGIT 12345
SAMPLE A SAMPLE - L01 INDIVIDUAL
APT ABC
123 ANY STREET
ANYTOWN, FC 1A2 B3C
COUNTRY

Notice of [Extra1]

Dear Sample A. Sample:

Stibbs & Co., P.C. ("Stibbs & Co.") is contacting you to notify you of an incident that affects some of your personal information. We take the security of information in our care seriously, and are providing you with this notice to make you aware of the incident, the steps we are taking in response, and steps you may take to help protect your personal information, should you feel it is appropriate to do so.

What Happened? On or about November 28, 2022, Stibbs & Co. became aware of suspicious activity on our computer network. Following this, we immediately commenced an investigation with the assistance of computer forensic specialists to secure our systems and determine the nature and scope of the incident. Our investigation determined that an unknown and unauthorized actor accessed certain systems in our environment between November 15, 2022, and November 26, 2022, and accessed and acquired certain files stored on these systems. Stibbs & Co. then undertook a detailed and time-consuming review of the files to determine what data was contained within the files and to whom that data relates. On or about May 15, 2023, this review concluded, and we determined that information related to you was present within the affected files. Since then, we have worked to locate necessary address information in order to provide an accurate notice. We have no evidence of any fraudulent misuse of your information.

What Information Was Involved? The following types of your information were present in the affected files: your name and [Extra2].

What We Are Doing. Upon discovering this incident, we took immediate steps to further secure our environment and conducted a thorough investigation of the incident. We have also implemented additional safeguards to increase our security posture. We have notified federal law enforcement and other regulators as required. As an added precaution, we are offering you complimentary access to [Extra3] months of credit monitoring services, through Experian. You will need to enroll yourself in these services if you wish to do so, as we are not able to activate them on your behalf. Please review the instructions contained in the attached *Steps You Can Take to Protect Personal Information* for additional detail on these services.

What You Can Do. Stibbs & Co. encourages you to remain vigilant against incidents of identity theft and fraud, to review your account statements and monitor free credit reports for suspicious activity and to detect errors. We also encourage you to review the enclosed *Steps You Can Take to Protect Personal Information* and enroll in the credit monitoring services we are offering. In addition, we encourage you to promptly report any suspected incidents of identity theft to local law enforcement, the Federal Trade Commission, and/or your state Attorney General.

For More Information. If you have questions that are not answered by this letter, please call our dedicated assistance line at 833-804-0780 and provide the following engagement number ENGAGE#. This toll-free line is available Monday – Friday from 8:00 am to 10 pm Central Time and Saturday and Sunday 10 am – 7pm Central Time (excluding major U.S. Holidays). Individuals may also write to Stibbs & Co., P.C., 831 Crossbridge Drive, Spring, TX 77373.

We sincerely apologize for this incident and regret any inconvenience it may cause you.

Sincerely,

Stuart W. Lapp
Managing Partner
Stibbs & Co., P.C.

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorks® IdentityWorks℠ for [Extra3] 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 [Extra3] 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 [Extra3]-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** October 31, 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 833-804-0780 by October 31, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [Extra3]-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.

* 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.

Monitor Your Accounts

We advise you to remain vigilant against identity theft and fraud by reviewing all account statements and monitoring free credit reports. If you discover or suspect fraudulent activity involving your account, credit or debit card, we encourage you to promptly contact the issuing bank or relevant financial institution. The number to call for assistance is usually on the back of the card.

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, 1-877-322-8228. 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 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 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 may need to provide the following information, depending on whether the request is made online, by phone, or by mail:

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.

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
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

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; 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. 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; 1-410-528-8662 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/ .

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; 1-800-771-7755; 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; 1-877-566-7226 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 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 3 Rhode Island residents impacted by this incident.