



MULLEN  
COUGHLIN<sup>LLC</sup>  
ATTORNEYS AT LAW

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July 21, 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 Morey, Nee, Buck & Oswald, LLC located at 2571 Baglyos Circle, Suite B20, Bethlehem, PA 18020 and are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) Maryland resident. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Morey, Nee, Buck & Oswald, LLC 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 May 30, 2023, Morey, Nee, Buck & Oswald, LLC discovered suspicious activity related to an account in its file sharing system. Morey, Nee, Buck & Oswald, LLC quickly engaged forensic specialists and quickly took steps to secure the account and launched an investigation to determine the nature and scope of the suspicious activity. The investigation confirmed an unauthorized individual accessed certain files within our system between May 22, 2023, and May 30, 2023.

Given that certain information within the account may have been available or accessed by the unauthorized individual Morey, Nee, Buck & Oswald, LLC then reviewed the at-risk files to understand the contents of those files and to whom they related. That review finished on June 20, 2023.

The information that could have been subject to unauthorized access includes name, Social Security number, and financial account information.

### **Notice to Maryland Resident**

On or about July 21, 2023, Morey, Nee, Buck & Oswald, LLC provided written notice of this incident to one (1) Maryland resident. 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, Morey, Nee, Buck & Oswald, LLC moved quickly to investigate and respond to the incident, assess the security of Morey, Nee, Buck & Oswald, LLC systems, and identify potentially affected individuals. Morey, Nee, Buck & Oswald, LLC is reviewing and enhancing existing policies and procedures relating to data protection and security. Morey, Nee, Buck & Oswald, LLC is also 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, Morey, Nee, Buck & Oswald, LLC 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. Morey, Nee, Buck & Oswald, LLC 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.

Morey, Nee, Buck & Oswald, LLC is providing written notice of this incident to relevant state 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) 930-4554.

Very truly yours,

Matthew V. Toldero of  
MULLEN COUGHLIN LLC

MVT/cml  
Enclosure

# **EXHIBIT A**

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

**Morey, Nee, Buck & Oswald, LLC**

Certified Public Accountants and Advisors

July 21, 2023



J7133-L01-0000001 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 INDIVIDUAL

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



**Re: Notice of Data [Extra1]**

Dear Sample A. Sample:

Morey, Nee, Buck & Oswald, LLC writes to notify you of a recent incident that may affect the privacy of some of your information. Although we have no evidence of misuse of your information, we write to provide you with information about the incident, our response, and steps you can take to help protect against the possible misuse of your information, should you feel it is appropriate to do so.

**What Happened?** On May 30, 2023, Morey, Nee, Buck & Oswald, LLC discovered suspicious activity related to an account in its file sharing system. In response, we quickly took steps to secure the account and with the assistance of forensic specialists, began an investigation to determine the nature and scope of the activity. Our investigation confirmed an unauthorized individual accessed certain files within our system between May 22, 2023, and May 30, 2023.

Given that certain information within the account may have been available or accessed by the unauthorized individual, we reviewed the at-risk files to understand the contents of those files and to whom they related. This review was completed on June 20, 2023 and it was learned that your information was included in the potentially accessed files.

**What Information Was Involved?** We are notifying you because our investigation and review determined that your information was present in the potentially accessed files at the time of this incident. This information includes your Social Security number, financial account information, IRS PIN, and name.

**What We Are Doing.** We take this incident and the obligation to safeguard the information in our care very seriously. After discovering the suspicious activity, we promptly engaged forensic specialists to ensure the security of our environment and to assist in conducting a comprehensive investigation of the incident to confirm its nature, scope, and impact. Further, as part of our ongoing commitment to the privacy and security of information in our care, we are reviewing and enhancing existing policies and procedures relating to data protection and security. We are also notifying relevant regulatory authorities, as required.

Although we have no evidence that any of your information was subject to actual or attempted misuse, as an added precaution, we are offering you access to credit monitoring and identity theft protection services for ## months through Experian at no cost to you. If you wish to activate these complimentary services, you may follow the instructions included in the attached *Steps You Can Take to Help Protect Your Information*. We encourage you to enroll in these services as we are unable to act on your behalf to do so.



**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing account statements and monitoring your free credit reports for suspicious activity and to detect errors and should report any such activity to law enforcement. You can also enroll to receive the complimentary credit monitoring services that we are offering to you. Please also review the information contained in the enclosed *Steps You Can Take to Help Protect Your Information*.

**For More Information.** We understand that you may have questions that are not addressed in this letter. If you have additional questions or concerns, please call our dedicated call center at 833-981-4289 Monday through Friday from 9:00 a.m. to 11:00 p.m. Eastern Time or Saturday and Sunday 11:00 a.m. to 8:00 p.m. Eastern Time. You may also write to Morey, Nee, Buck, & Oswald, LLC at 2571 Baglyos Circle, Suite B20, Bethlehem, PA 18020.

Sincerely,

*Morey, Nee, Buck & Oswald, LLC*

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

### **Enroll in Credit Monitoring**

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for ## 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 ## 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](http://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 ##-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 833-981-4289 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 ##-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.<sup>1</sup>
- **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<sup>TM</sup>:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling.

<sup>2</sup> 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**

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](http://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 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.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

| <b>Equifax</b>                                                                                                                  | <b>Experian</b>                                                             | <b>TransUnion</b>                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a> | <a href="https://www.experian.com/help/">https://www.experian.com/help/</a> | <a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a> |
| 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](http://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 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 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](http://www.ncdoj.gov).

