

## CONFIDENTIAL TREATMENT REQUESTED

Mayer Brown LLP  
1999 K Street, N.W.  
Washington, DC 20006-1101  
United States of America

August 2, 2023

T: +1 202 263 3000

F: +1 202 263 3300

### BY EMAIL

mayerbrown.com

Office of the Maryland Attorney General

200 St. Paul Place

Baltimore, MD 21202

idtheft@oag.state.md.us

Re: Lendio Partners, LLC – Notice of Data Event

**Veronica Glick**

Partner

T: +1 202 263 3389

F: +1 202 403 3521

vglick@mayerbrown.com

Dear Sir or Madam:

We represent Lendio Partners, LLC (“Lendio”) and are writing to notify your Office of a recent event that may affect the security of certain personal information relating to 99 Maryland residents. Please note this notice may be supplemented with any new significant facts learned after its submission. By providing this notice, Lendio does not waive any rights or defenses, including regarding the applicability of Maryland law, the applicability of the Maryland data breach notification statute, or personal jurisdiction.

Lendio is a US-headquartered business loan marketplace that offers business financing, small business loans, building business credit, and business loans to small and medium-sized enterprises. On May 2, 2023, Lendio became aware of unusual activity on its website loan application platform and promptly began an internal investigation. It was subsequently determined that an unauthorized third party exploited a vulnerability within Lendio’s website loan application platform to gain access to certain borrower information.

Lendio promptly addressed the vulnerability, notified law enforcement, and engaged a leading cybersecurity firm to assist in assessing the scope of the incident. During the course of the investigation, Lendio determined that its systems did not allow the unauthorized third party to download any files that had been uploaded through its website loan application platform. However, the unauthorized party was able to access some information. The types of information impacted varies by individual, but includes: name and taxpayer identification number (“TIN”).

### **Notice to Maryland Residents**

On August 3, 2023, Lendio will begin providing written notice of this event to 99 Maryland residents. Written notice is being provided in substantially the same form as the letter attached hereto as **Exhibit A**. Please know we will continue to keep this Office informed should additional Maryland residents be identified.

### **Other Steps Taken and To Be Taken**

Upon discovery of the event, Lendio moved quickly to investigate and respond to the incident, including addressing the vulnerability that was exploited on its website loan application platform. Lendio is committed to, and takes very seriously its responsibility to safeguard all data entrusted to it. As part of Lendio's ongoing commitment to the security of personal information in its care, it has taken additional steps to reinforce the integrity and security of its website loan application platform and operations, including implementing additional procedural safeguards and conducting an audit of the platform's codebase. Lendio will also notify applicable regulatory authorities, as required.

Lendio is offering potentially impacted individuals with an offer of complimentary credit monitoring and identity restoration services for a period of 24 months through Experian. Additionally, Lendio provided potentially affected individuals with guidance on how to protect against identity theft and fraud. Lendio also provided potentially affected 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 if there is any attempted or suspected identity theft or fraud.

## **Contact Information**

Should you have any questions about this notification or other aspects of the data security event, please contact me at (202) 263-3389.

Very truly yours,

A handwritten signature in black ink, appearing to read 'V. Glick', with a stylized flourish at the end.

Veronica Glick  
Partner



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

August 3, 2023

J8046-L01-0000001 T00001 P001 \*\*\*\*\*SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 INDIVIDUAL  
APT ABC  
123 ANY STREET  
ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

Lendio Partners, LLC (“Lendio”) is writing to advise you of a recent event that may impact personal information related to you. We write to provide you with information about the event, what we have done since discovering the event, and steps you can take to further safeguard your information, should you feel it appropriate to do so.

**What Happened?** On May 2, 2023, Lendio became aware of unusual activity on its website loan application platform and promptly began an internal investigation. It was subsequently determined that an unauthorized third party exploited a vulnerability within its website loan application platform to gain access to certain borrower information.

Lendio promptly addressed the vulnerability, notified law enforcement, and engaged a leading cybersecurity firm to assist in assessing the scope of the incident. During the course of the investigation, Lendio determined that its systems did not allow the unauthorized third party to download any files that had been uploaded through its website loan application platform. However, the unauthorized party was able to access some of your information.

**What Information Was Involved?** The information involved may have included your name and individual taxpayer identification number.

**What We Are Doing.** Lendio is working with a leading cybersecurity firm to support our investigation, and is taking additional security steps to enhance our network security and help prevent future incidents.

**What You Can Do.** Please review the enclosed Information about Identity Theft Protection for additional information on how to protect against identity theft and fraud. You may also take advantage of the complimentary identity protection services being offered.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 24 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 24 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).

0000001



B098960

J8046\_L01

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 24-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: [www.experianidworks.com/credit](http://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 1-877-890-9332, 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) by October 31, 2023. Be prepared to provide engagement number B098960 as proof of eligibility for the Identity Restoration services by Experian.

### **ADDITIONAL DETAILS REGARDING YOUR TWO YEAR 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.

We take the privacy and security of your information very seriously. We sincerely regret any worry or inconvenience this matter may cause you. If you have further questions or concerns, please call 1-866-502-5325.

Sincerely,

Lendio Partners, LLC

\* 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 jurisdiction.

## **Information about Identity Theft Protection**

### **Monitor Your Accounts.**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 303485281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax®**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9702  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion®**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) 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 access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax®**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion®**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill;
- 6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

### **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.



**Equifax®**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008  
[www.equifax.com/personal/  
credit-report-services](http://www.equifax.com/personal/credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/  
freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion®**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com/fraud-victim-  
resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Monitor Your Personal Health Information**

If applicable to your situation, we recommend that you regularly review the explanation of benefits statement that you receive from your insurer. If you see any service that you believe you did not receive, please contact your insurer at the number on the statement. If you do not receive the regular explanation of benefits statements, contact your provider and request them to send such statements following the provision of services in your name or number.

You may want to order copies of your credit reports and check for any medical bills that you do not recognize. If you find anything suspicious, call the credit reporting agency at the phone number on the report. Keep a copy of this notice for your records in case of future problems with your medical records. You may also want to request a copy of your medical records from your provider, to serve as a baseline. If you are a California resident, we suggest that you visit the website of the California Office of Privacy Protection at [www.privacy.ca.gov](http://www.privacy.ca.gov) to find more information about your medical privacy.

### **Federal Trade Commission and State Attorneys General Offices**

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft, including the use of fraud alerts and security freezes. You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

Residents of Massachusetts, Maryland, North Carolina, New York, Connecticut, and the District of Columbia can obtain more information about preventing and avoiding identity theft from their Attorneys General using the contact information below.

**For Maryland residents:** You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, [www.oag.state.md.us](http://www.oag.state.md.us), 1-888-743-0023.

**For Connecticut residents:** You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**For District of Columbia residents:** You may contact the Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, 202-727-3400, <https://oag.dc.gov/about-oag/contact-us>.

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission, and the Oregon Attorney General