

COVINGTON

BEIJING BOSTON BRUSSELS DUBAI FRANKFURT
JOHANNESBURG LONDON LOS ANGELES NEW YORK
PALO ALTO SAN FRANCISCO SEOUL SHANGHAI WASHINGTON

Ashden Fein

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One CityCenter
850 Tenth Street, NW
Washington, DC 20001-4956
T +1 202 662 5116
afein@cov.com

By Electronic Mail

August 8, 2023

Office of the Maryland Attorney General
Attn: Notice of Breach
200 St. Paul Place
Baltimore, MD 21202
IDTheft@oag.state.md.us

Re: Legal Notice of Information Security Breach Pursuant to Md. Code Ann., Com. Law § 14-3501(h)(1)

To Whom it May Concern:

In accordance with the above-referenced provision of Maryland law, I write to inform you of an information security breach affecting residents of Maryland.

On May 30, 2023, TD Ameritrade, Inc. (“TD Ameritrade”) and Charles Schwab & Co., Inc. (“Schwab”), a TD Ameritrade affiliate (collectively, our “client”) became aware of a security incident involving MOVEit Transfer, a software application historically used by TD Ameritrade to share files. According to law enforcement, an international group of cyber criminals exploited a zero-day vulnerability in the MOVEit Transfer software to steal electronic files from hundreds of organizations globally.

Our client determined that between May 28, 2023, and May 30, 2023, unauthorized individuals accessed a TD Ameritrade application of the MOVEit Transfer software and stole data that included personal information. No other TD Ameritrade or Schwab systems or data were impacted, and all systems have operated normally. The investigation to date has identified that the information may have included individuals’ names, Social Security numbers, financial account information, date of birth, government identification numbers, or other personal identifiers. For a very small minority of affected individuals, the information may also have included health-related or biometric information.

Upon learning of this incident, our client took immediate action by containing the threat and halting any use of MOVEit Transfer. Our client also alerted and is working with law enforcement and has taken remedial steps to address the incident, including monitoring potentially affected accounts and continuing to apply multiple layers of security protections, including 24/7 monitoring of systems and accounts for signs of unusual activity. To date, our client has not identified any indications of identity theft or fraud in connection with this incident.

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The assessment of individuals affected by the incident is ongoing. As of today, our client intends to notify 1,144 potentially affected individuals who are residents of Maryland and will notify additional affected individuals as they are identified. Enclosed are baseline versions of the notification letters that TD Ameritrade and Schwab will send to affected individuals. The first group of affected individuals will be sent versions of these letters via first-class mail starting around August 8, 2023.

The notification to individuals includes (1) a description of the incident and the type of personal information at issue; (2) the actions taken by our client to protect personal information from further unauthorized access; (3) our client's addresses and toll-free phone numbers to call for further information and assistance; (4) information on how the individual may enroll in free credit monitoring and other complimentary services arranged by our client; (5) information about how to place a fraud alert or security freeze on a credit report; (6) the toll-free numbers and addresses for the major consumer reporting agencies; (7) the toll-free number, address, and website for the Federal Trade Commission and the Office of the Attorney General of Maryland, and a statement that individuals can obtain information on identity theft from these sources; (8) advice that directs the individual to remain vigilant by reviewing account(s) for unusual activity and monitoring free credit reports.

If you have any questions or need further information regarding this incident, please contact the undersigned at afein@cov.com or (202) 662-5116.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'a' followed by a long, sweeping horizontal stroke.

Ashden Fein
Counsel for TD Ameritrade,
Inc. and Charles Schwab &
Co., Inc.

Enclosure



Ameritrade

PO BOX 2577
OMAHA, NE 68103-2577

FIRSTNAMEONE LASTNAMEONE BENEFICIARY IRA
OF FIRSTNAMEONE IRA TD AMERITRADE
CLEARING, CUSTODIAN
1111 CASTLE ROCK RD
ARLINGTON, TX 76006-2714
USA

August 3, 2023

Important information about your account(s)

Dear FirstNameOne,

Notice of Data Breach

We're providing information about a security incident that involved some of your personal information. In this letter, we outline what has occurred, the steps we've taken to protect your information, and additional steps you can take to ensure your information is further protected.

What happened?

On May 30, 2023, we became aware of a security incident involving MOVEit Transfer, a software application historically used by TD Ameritrade, Inc. ("TD Ameritrade"), a subsidiary of the TD Ameritrade Holding Corporation, to share files. Since learning of the incident, we have conducted a thorough investigation and determined that, between May 28, 2023, and May 30, 2023, unauthorized individuals accessed a TD Ameritrade application of the MOVEit Transfer software and stole data. No other TD Ameritrade systems or data were impacted, and all systems are operating normally. The results of our investigation have indicated that some of your personal information was included in the incident.

What information was involved?

The affected information included your name and Social Security number, and also may have included one or more of the following: financial account information, date of birth, government identification numbers, or other personal identifiers.

What we are doing.

Upon learning of the incident, we promptly halted any use of MOVEit Transfer. We also thoroughly investigated the incident in close consultation with independent experts and notified and have been working with law enforcement.

We are committed to safeguarding your accounts and the privacy of your information. One way we demonstrate our commitment is via TD Ameritrade's Asset Protection Guarantee: TD Ameritrade will cover losses in any of your TD Ameritrade accounts due to unauthorized activity. You can call us at any time at **800-669-3900**. If you are calling from outside the United States, you can reach us at **800-368-3668**. Clients of TD Ameritrade Singapore call **+65 6823 2250**.

In addition, we are offering two years of credit monitoring and identity protection services from IdentityForce® at no cost to you. To enroll, please follow the instructions included in Attachment A. Please note that the deadline to enroll is July 7, 2025.

And as always, whenever you call us or visit us online, we'll verify your identity before any sensitive information is discussed. We hope this provides some peace of mind regarding the ongoing security of your information.

What you can do.

The highest levels of security are only possible when we work together. Regardless of whether you elect to enroll in the IdentityForce® services, we strongly recommend you remain vigilant and review the “Additional Information” enclosed in Attachment B for additional steps you can take to protect your information, including:

- Regularly monitoring your account(s) for unusual activity
- Reviewing and monitoring free credit reports

You can find more information about how to take these steps by visiting <https://www.tdameritrade.com/security.html>.

For more information.

The security of your information is a top priority for TD Ameritrade, and we are available to assist you. We are grateful for the trust that our clients place in us and are sorry for any concern this information may have caused. If you have any questions or concerns, please call us at **800-669-3900**. We're available 24 hours a day, seven days a week. If you are calling from outside the United States, you can reach us at **800-368-3668**. Clients of TD Ameritrade Singapore call **+65 6823 2250**.

Sincerely,
TD Ameritrade Client Services

TD Ameritrade, Inc., member FINRA/SIPC, a subsidiary of The Charles Schwab Corporation. TD Ameritrade is a trademark jointly owned by TD Ameritrade IP Company, Inc., and The Toronto-Dominion Bank. ©2023 Charles Schwab & Co. Inc. All rights reserved.

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Products and services offered in Singapore are provided by TD Ameritrade Singapore Pte. Ltd. and nothing in the published material is an offer or solicitation to conduct business in any other jurisdiction. TD Ameritrade Singapore Pte. Ltd. trading as TD Ameritrade.

Attachment A: IdentityForce Identity Theft Protection

About the IdentityForce Identity Theft Protection product

TransUnion's IdentityForce identity theft protection will “alert” you to changes to your credit report and help you understand the content of your credit report at the three major credit-reporting agencies. Should you become a victim of identity theft, you will be provided with fully managed restoration services. Note: You must be over age 18 with a credit file in order to take advantage of the product.

IdentityForce provides you with the following features and benefits:

Comprehensive credit report monitoring and automated alerts of key changes to your TransUnion, Experian, and Equifax credit reports

- 3-in-1 Credit Report available immediately upon enrollment
- Up to \$1 million in identity theft insurance with \$0 deductible
- Fully managed restoration services for victims of identity theft
- 24/7 live agent Customer Service to provide personalized identity theft victim assistance and answer all your questions

Enroll online or over the phone

To sign up online go to <https://secure.identityforce.com/benefit/schwab> and complete these steps:

Landing Page: Enter your name, email, and verification code and click “Enroll Now”.

Complete Account Activation: Complete the form with your required information (i.e., name, Social Security number, date of birth, and home address).

Account Security:

- Create a case-sensitive password and choose a secret question and case-sensitive answer.
- Select whether you would like to receive mobile text alerts.
- Two-factor authentication is required for setup. Select the method to receive the two-factor authentication code and once received, enter the code in the appropriate field.

Dashboard: Once the first three steps are complete, you will see your account dashboard. Click the “My Services” tab to activate services.

Credit Monitoring and Report: In order to access your Credit Report and activate credit monitoring, you will have to answer up to four security questions to verify your identity.

Should you choose to sign up via phone, please contact IdentityForce Member Services at 877-694-3367. Representatives are available 24/7. You will need the Verification Code listed above.

Draft

Attachment B: Additional Information

To protect against possible fraud, identity theft, or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report and place a fraud alert or a security freeze on your credit report. If you believe you are a victim of fraud or identity theft, you should consider contacting your local law enforcement agency, your state's Attorney General, or the Federal Trade Commission.

Information on obtaining a free credit report

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free 1-877-322-8228.

Information on implementing a fraud alert, credit freeze, or credit lock

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three consumer reporting agencies below:

Equifax:
Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348
1-888-298-0045
www.equifax.com

Experian:
Credit Fraud Center
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion:
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289
www.transunion.com

Fraud Alert: Consider contacting the three major consumer reporting agencies at the addresses above to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

To place a fraud alert, contact any of the three major consumer reporting agencies listed above and request that a fraud alert be put on your file. The agency that you contacted must notify the other two agencies. A fraud alert is free and lasts 90 days, but can be renewed.

Credit Freeze: A credit freeze prohibits a consumer reporting agency from releasing any information from a consumer's credit report until the freeze is lifted. When a credit freeze is in place, no one—including you—can open a new account. As a result, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services.

Placing a credit freeze is free. To place a credit freeze, contact all three consumer reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior 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, military identification, etc.); and
7. If you are a victim of identity theft, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

When you place a credit freeze, you will be provided a PIN to lift temporarily or remove the credit freeze. A credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years.

Credit Lock: Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three consumer reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

You may also contact the U.S. Federal Trade Commission (“FTC”) for further information on fraud alerts, credit freezes, credit locks, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; 1-877-382-4357; or www.consumer.gov/idtheft.

ADDITIONAL RESOURCES

Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state Attorney General, or the FTC.

District of Columbia Residents: The Attorney General can be contacted at the Office of the Attorney General, 441 4th Street NW, Washington, DC 20001; 1-202-727-3400; or <https://oag.dc.gov/>.

Maryland Residents: The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, MD 21202; 1-888-743-0023; or <https://www.marylandattorneygeneral.gov/>.

New York Residents: The Attorney General can be contacted at 1-800-771-7755 or <https://ag.ny.gov/>. The Department of State Division of Consumer Protection can be contacted at 1-800-697-1220 or <https://dos.ny.gov/>.

North Carolina Residents: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-919-716-6400; or <http://www.ncdoj.gov>.

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit www.ftc.gov.

Rhode Island Residents: The Attorney General can be contacted at 1-401-274-4400 or <http://www.riag.ri.gov/>. You may also file a police report by contacting local or state law enforcement agencies.



<Name>
<Address>
<Address>
<City>, <ST> <ZIP>
<USA>
|||||

<Date>

Important information about your account(s).

Notice of Data Breach

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The affected information included your name and Social Security number, and also may have included one or more of the following: financial account information, date of birth, government identification numbers, or other personal identifiers.

What we are doing.

Upon learning of the incident, we promptly halted any use of MOVEit Transfer. We also thoroughly investigated the incident in close consultation with independent experts and notified and have been working with law enforcement.

We are committed to safeguarding your accounts and the privacy of your information. One way we demonstrate our commitment is via The Schwab Security Guarantee: Schwab will cover losses in any of your Schwab accounts due to unauthorized activity. You can call us at any time at 1-800-435-4000.

In addition, we are offering two years of credit monitoring and identity protection services from IdentityForce® at no cost to you. To enroll, please follow the instructions included in Attachment A. Please note that the deadline to enroll is July 7, 2025.

And as always, whenever you call us or visit us online, we'll verify your identity before any sensitive information is discussed. We hope this provides some peace of mind regarding the ongoing security of your information.

What you can do.

The highest levels of security are only possible when we work together. Regardless of whether you elect to enroll in the IdentityForce® services, we strongly recommend you remain vigilant and review the "Additional Information" enclosed in Attachment B for additional steps you can take to protect your information, including:

- Regularly monitoring your account(s) for unusual activity
- Reviewing and monitoring free credit reports
- Setting up security alerts
- Enrolling in two-factor authentication

You can find more information about how to take these steps by visiting schwab.com/schwabsafe. To enroll in two-factor authentication, log in to **Schwab.com**, then search for "Security Settings."

For more information.

The security of your information is a top priority for Schwab, and we are available to assist you. We are grateful for the trust that our clients place in us and are sorry for any concern this information may have caused. If you have any questions or concerns, please call us at **1-800-435-4000** or **+1-317-596-4501**. For non-U.S. residents, call **+1-415-667-8400**. Clients of Charles Schwab, Hong Kong, LTD., call **+852-2101-0500**.

Sincerely,
Charles Schwab Client Services

Operational and clearing services provided by: Charles Schwab & Co., Inc., 3000 Schwab Way, Westlake, TX 76262.

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Charles Schwab, Hong Kong, Ltd. Rooms 602-606, Gloucester Tower, The Landmark, 15 Queen's Road Central, Central, Hong Kong. Telephone: +852-2101-0500.

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Charles Schwab & Co., Inc., 3000 Schwab Way, Westlake, TX 76262.

Attachment A: IdentityForce Identity Theft Protection

About the IdentityForce Identity Theft Protection product

TransUnion's IdentityForce identity theft protection will "alert" you to changes to your credit report and help you understand the content of your credit report at the three major credit-reporting agencies. Should you become a victim of identity theft, you will be provided with fully managed restoration services. Note: You must be over age 18 with a credit file in order to take advantage of the product.

IdentityForce provides you with the following features and benefits:

- Comprehensive credit report monitoring and automated alerts of key changes to your **TransUnion, Experian, and Equifax** credit reports
- 3-in-1 Credit Report available immediately upon enrollment
- Up to \$1 million in identity theft insurance with \$0 deductible
- Fully managed restoration services for victims of identity theft
- 24/7 live agent customer service to provide personalized identity theft victim assistance and answer all your questions

Enroll online or over the phone.

To sign up online go to <https://secure.identityforce.com/benefit/schwab> and complete these steps:

1. **Landing Page:** Enter your name, email, and verification code and click "Enroll Now."
2. **Complete Account Activation:** Complete the form with your required information (i.e., name, Social Security number, date of birth, and home address).
3. **Account Security:**
 - Create a case-sensitive password and choose a secret question and case-sensitive answer.
 - Select whether you would like to receive mobile text alerts.
 - Two-factor authentication is required for setup. Select the method to receive the two-factor authentication code and once received, enter the code in the appropriate field.
4. **Dashboard:** Once the first three steps are complete, you will see your account dashboard. Click the "My Services" tab to activate services.
5. **Credit Monitoring and Report:** In order to access your credit report and activate credit monitoring, you will have to answer up to four security questions to verify your identity.

Should you choose to sign up via phone, please contact IdentityForce Member Services at **1-877-694-3367**. Representatives are available 24/7. You will need the verification code listed above.

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Attachment B: Additional Information

To protect against possible fraud, identity theft, or other financial loss, we encourage you to remain vigilant, to review your account statements, and to monitor your credit reports. Provided below are the names and contact information for the three major U.S. credit bureaus and additional information about steps you can take to obtain a free credit report, and place a fraud alert or a security freeze on your credit report. If you believe you are a victim of fraud or identity theft, you should consider contacting your local law enforcement agency, your state's Attorney General, or the Federal Trade Commission.

INFORMATION ON OBTAINING A FREE CREDIT REPORT

U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free credit reports, visit www.annualcreditreport.com or call toll-free **1-877-322-8228**.

INFORMATION ON IMPLEMENTING A FRAUD ALERT, CREDIT FREEZE, OR CREDIT LOCK

To place a fraud alert, credit freeze, or credit lock on your credit report, you must contact the three consumer reporting agencies below:

Equifax: Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com	Experian: Credit Fraud Center P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion: Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016-2000 1-800-680-7289 www.transunion.com
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Fraud Alert: Consider contacting the three major consumer reporting agencies at the addresses above to place a fraud alert on your credit report. A fraud alert indicates to anyone requesting your credit file that you suspect you are a possible victim of fraud. A fraud alert does not affect your ability to get a loan or credit. Instead, it alerts a business that your personal information might have been compromised and requires that business to verify your identity before issuing you credit. Although this may cause some short delay if you are the one applying for the credit, it might protect against someone else obtaining credit in your name.

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Placing a credit freeze is free. To place a credit freeze, contact all three consumer reporting agencies listed above and provide the personal information required by each agency to place a freeze, which may include:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior 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, military identification, etc.); and
7. If you are a victim of identity theft, a copy of either a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

When you place a credit freeze, you will be provided a PIN to lift temporarily or remove the credit freeze. A credit freeze generally lasts until you lift or remove it, although in some jurisdictions it will expire after seven years.

Credit Lock: Like a credit freeze, a credit lock restricts access to your credit report and prevents anyone from opening an account until unlocked. Unlike credit freezes, your credit can typically be unlocked online without delay. To lock your credit, contact all three consumer reporting agencies listed above and complete a credit lock agreement. The cost of a credit lock varies by agency, which typically charges monthly fees.

You may also contact the U.S. Federal Trade Commission ("FTC") for further information on fraud alerts, credit freezes, credit locks, and how to protect yourself from identity theft. The FTC can be contacted at 400 7th St. SW, Washington, DC 20024; telephone **1-877-382-4357**; or **www.consumer.gov/idtheft**.

ADDITIONAL RESOURCES

Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your state Attorney General, or the FTC.

District of Columbia Residents: The Attorney General can be contacted at the Office of the Attorney General, 441 4th Street NW, Washington, DC 20001; **1-202-727-3400**; or **<https://oag.dc.gov/>**.

Maryland Residents: The Attorney General can be contacted at Office of Attorney General, 200 St. Paul Place, Baltimore, MD 21202; **1-888-743-0023**; or **<https://www.marylandattorneygeneral.gov/>**.

New York Residents: The Attorney General can be contacted at **1-800-771-7755** or **<https://ag.ny.gov/>**. The Department of State Division of Consumer Protection can be contacted at **1-800-697-1220** or **<https://dos.ny.gov/>**.

North Carolina Residents: The Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; **1-919-716-6400**; or **<http://www.ncdoj.gov>**.

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA), which governs the collection and use of information pertaining to you by consumer reporting agencies. For more information about your rights under the FCRA, please visit **www.ftc.gov**.

Rhode Island Residents: The Attorney General can be contacted at **1-401-274-4400** or **<http://www.riag.ri.gov/>**. You may also file a police report by contacting local or state law enforcement agencies.