

James J. Giszczak
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August 25, 2023

VIA EMAIL (Idtheft@oag.state.md.us)

Brian E. Frosh
Office of the Maryland Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Abrahamse & Company Builders, Inc. - Incident Notification

Dear Mr. Frosh:

McDonald Hopkins PLC represents Abrahamse & Company Builders, Inc. ("ACB"). I am writing to provide notification of an incident at ACB that may affect the security of personal information of two (2) Maryland residents. By providing this notice, ACB does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On or about June 10, 2023, ACB experienced an office intrusion at its main location. During the intrusion, a safe was opened using a crowbar and another safe was unlocked. These safes contained a number of paper records. There was no indication that any of these documents were taken. After an investigation and internal review, ACB determined on July 17, 2023 that the residents' personal information could have been viewed during the incident. The potentially impacted information includes the residents' full names, Social Security numbers, and financial account information.

ACB has no indication that any of the information has been used for identity theft or financial fraud. Nevertheless, out of an abundance of caution, ACB wanted to inform you (and the affected residents) of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. ACB is providing the affected residents with written notification of this incident commencing on or about August 28, 2023 in substantially the same form as the letter attached hereto. ACB is also offering the affected residents complimentary one-year membership with a credit monitoring service. ACB will advise the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. ACB will advise the affected residents about the process for placing a fraud alert and/or security freeze on their credit files and obtaining free credit reports. The affected residents are also being provided with the contact information for the consumer reporting agencies, the Maryland Attorney General, and the Federal Trade Commission.

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At ACB, protecting the privacy of personal information is a top priority. ACB is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. ACB continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

If you have any additional questions, please contact me at (248) 220-1354 or jgiszczak@mcdonaldhopkins.com.

Very truly yours,



James J. Giszczak

Encl.



325 Winding River Lane, Suite 202
Charlottesville, VA 22911

August 28, 2023



IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear Sir or Madam :

The privacy and security of the personal information entrusted to us is of the utmost importance to Abrahamse & Company Builders, Inc. ("ACB"). We are writing to provide you with information regarding a security incident which involves some of your personal information that was supplied to us. As such, we wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On or about June 10, 2023, we experienced an office intrusion involving two safes at our main location. These safes contained a number of paper records. There was no indication that any of these documents were taken.

What We Are Doing.

Upon learning of this incident we immediately notified law enforcement and commenced an investigation. As part of our investigation, we have been working with outside data privacy professionals who regularly investigate and analyze these types of situations. We determined on July 17, 2023 that some of your personal information could have been viewed during the incident. We have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

What Information Was Involved?

The potentially impacted documents contained some of your personal information including your 

What You Can Do

We have no evidence that any of your information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

In addition, we are offering identity theft protection services through IDX, A ZeroFox Company. IDX identity protection services include 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. For more information on identity theft prevention and IDX identity protection services including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and Security Freeze on your credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information

We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of personal information entrusted to us.

If you have any further questions regarding this incident please contact me at [REDACTED], [REDACTED] or [REDACTED].

Sincerely,

Caroline Marrs, Owner
Abrahamse & Company Builders, Inc.
325 Winding River Lane, Suite 202
Charlottesville, VA 22911

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 12 months Credit Monitoring

We encourage you to contact IDX with any questions and to enroll in the free identity protection services by calling [REDACTED] or going to [REDACTED] and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from [REDACTED] Eastern Time. Please note the deadline to enroll is [REDACTED]

To enroll:

Enrollment URL*: [REDACTED]

Enrollment TFN*: [REDACTED]

2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary 12 month credit monitoring services, we recommend that you place a one year “Fraud Alert” on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888)-298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 888-743-0023.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.