



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Richard Aponte-Boyd
Office: (267) 930-4888
Fax: (267) 930-4771
Email: raponte@mullen.law

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

August 30, 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 Cecil Bancorp, Inc. (“Cecil Bancorp”) located at 4434 Telegraph Road, Elkton, MD 21921 and write to notify your office of an event that may affect the security of certain personal information relating to fifty-five (55) Maryland residents on behalf of Cecil Bancorp. By providing this notice, Cecil Bancorp 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

Cecil Bancorp uses vendors to help manage its banking process. One such vendor used a third-party service, MOVEit Transfer (“MOVEit”), which recently reported a security vulnerability. On July 12, 2023, the vendor informed Cecil Bancorp that data related to certain Cecil Bancorp customers may have been accessed without authorization from the vendor’s MOVEit system on May 30, 2023. Cecil Bancorp launched an investigation and undertook a time-consuming and detailed review of the data stored on the server at the time of this incident to understand the contents of that data and to whom that data relates. This review concluded on August 10, 2023. Through this review, Cecil Bancorp determined that certain information related to residents of Maryland was present on the server at the time of the event. Although we have no evidence of any actual or attempted misuse of information, we are notifying individuals in an abundance of caution.

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

Notice to Maryland Residents

On August 30, 2023, Cecil Bancorp provided written notice of this event to potentially impacted individuals. This mailing includes notice to approximately fifty-five (55) Maryland residents on behalf of Cecil Bancorp. 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, Cecil Bancorp moved quickly to investigate and respond to the event, assess the security of Cecil Bancorp systems, and notify potentially affected individuals. Cecil Bancorp is providing access to credit monitoring services for (twelve) 12 months, through Experian, to individuals whose personal information was potentially impacted by this event, at no cost to these individuals.

Additionally, Cecil Bancorp 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. Cecil Bancorp is providing individuals with information on how to place fraud alerts and credit freezes on their credit files, 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) 930-4888.

Very truly yours,

Richard Aponte-Boyd of
MULLEN COUGHLIN LLC

RAB/mf1
Attachment

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

111 *****SNGLP

SAMPLE A. SAMPLE - L01

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



August 30, 2023

NOTICE OF SECURITY INCIDENT

Dear Sample A. Sample:

Cecil Bancorp, Inc. (“Cecil Bancorp”) writes to inform you of a recent event that may affect the security of your personal information. While there is no evidence of actual or attempted misuse of your information, in an abundance of caution, we are providing you with information about this event, our response, and the steps you may take to further protect your information against identity theft and fraud, should you feel it necessary to do so.

What Happened. Cecil Bancorp uses vendors to help manage its banking process. One such vendor used a third-party service, MOVEit Transfer (“MOVEit”), which recently reported a security vulnerability. On July 12, 2023, the vendor informed Cecil Bancorp that data related to certain Cecil Bancorp customers may have been accessed without authorization from the vendor’s MOVEit system on May 30, 2023. Cecil Bancorp promptly launched an investigation and conducted a review of the data to determine the types of information present and to whom it related.

What Information Was Involved. We determined that the unauthorized access into the MOVEit Transfer server rendered accessible your name and financial account information. As indicated above, we are currently unaware of any actual or attempted misuse of your personal information.

What We Are Doing. We take this event and the security of personal information in our care very seriously. Upon learning of this incident, we moved quickly to investigate and to notify potentially affected parties.

As an added precaution, we are providing you with access to twelve (12) months of credit monitoring and identity protection services provided by Experian. A description of services and instructions on how to enroll can be found within the enclosed *Steps You Can Take to Help Protect Your Personal Information*. Please note that you must complete the enrollment process yourself, as we are not permitted to enroll you in these services on your behalf.

What You Can Do. Please review the enclosed *Steps You Can Take to Help Protect Your Personal Information*, which contains information on what you can do to better protect against possible misuse of your information. We encourage you to remain vigilant against potential incidents of identity theft and fraud, to review your account statements, and to monitor your credit reports for suspicious activity. You will also find information on how to enroll in the credit monitoring services offered.

For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions, please call 833-541-1591, which is available toll-free Monday through Friday from 8 am to 10 pm Central, or Saturday and Sunday from 10 am to 7 pm Central, excluding major U.S. holidays. Please be prepared to provide your engagement number B103328. Also, you can write to us at Cecil Bancorp, Inc. 4434 Telegraph Road, Elkton, MD 21921.

Sincerely,

Cecil Bancorp, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 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 12 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 12-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 November 30, 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 833-541-1591 by November 30, 2023. Be prepared to provide engagement number **B103328** as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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 ExtendCARETM:** 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

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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, 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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been

a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant 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; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.