

September 13, 2023



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Re: *Legal Notice of Information Security Incident*

Dear Sir or Madam:

I am writing on behalf of my client, Hubbard Radio Washington DC, LLC ("Hubbard"), to inform you of a recent cybersecurity incident involving a Hubbard employee's email account.

On June 28, 2023, Hubbard learned of suspicious activity involving a Hubbard employee's email account. Hubbard immediately took steps to secure the account, launched an investigation, and a cybersecurity forensic firm was hired to assist. As a result of the investigation, Hubbard determined that an unauthorized third party gained access to the employee's email account on June 28, 2023, and may have viewed some emails and attachments in the mailbox during that time. Hubbard conducted a robust review of the files potentially viewed and determined on August 15, 2023, that the data contained personal information belonging to certain current and former employees, customers, and contractors of Hubbard including 35 Maryland residents. The categories of personal information vary by individual but may include: name, date of birth, driver's license number, social security number, bank account number, information related to a physical or mental health treatment or condition, and information related to health insurance coverage.

Today, September 13, 2023, Hubbard, will begin mailing notification letters to the 35 Maryland residents and will be offering 24 months of complimentary credit monitoring and fraud protection services. A copy of the notice letter is attached. Hubbard is also providing a telephone number for the individuals to call with any questions regarding the incident.

To help prevent something like this from happening in the future, Hubbard has reset the employee's password and is providing additional security awareness training to all employees.

If you have any questions or need further information regarding this incident, please do not hesitate to contact me.

Respectfully submitted,

Will Daugherty

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[Date]

Dear **[CUSTOMER NAME]**,

At Hubbard Radio Washington, D.C. ("Hubbard"), we take the privacy and security of personal information very seriously. Regrettably, we are writing to inform you of a data security incident that may have involved some of your personal information. This notice explains the incident, measures we have taken in response, and some steps you may consider taking to help protect your information

What happened?

On June 28, 2023, Hubbard learned of suspicious activity involving a Hubbard employee's email account. We immediately took steps to secure the account, launched an investigation, and a cybersecurity forensic firm was hired to assist. As a result of the investigation, Hubbard determined that an unauthorized third party gained access to the employee's email account on June 28, 2023, and may have potentially viewed some emails and attachments in the mailbox during that time.

What Information was Involved?

We conducted a robust review of the potentially viewed emails and attachments and determined, on August 15, 2023, that certain of them may have contained some of your personal information, including your name, **[PERSONAL DATA ELEMENTS]**.

What We Are Doing.

While we have no indication that your personal information was actually viewed by the unauthorized person, or that it has been misused, we wanted to notify you of this incident and assure you that Hubbard takes it very seriously. In an abundance of caution, we are offering you a complimentary two-year membership of Experian's® IdentityWorksSM. This product provides you with superior detection and resolution of identity theft.

To help prevent something like this from happening in the future, we have reset the employee's password and are providing additional security awareness training to all employees.

What You Can Do.

We recommend you review the additional information enclosed with this letter on Experian's® IdentityWorksSM, including instructions on how to activate your complimentary two-year membership, as well as additional steps you may take to help protect your information.

For More Information.

The security of your personal information is important to us, and Hubbard sincerely regrets this incident occurred. If you have questions, please contact us at (202) 895-5072, Monday through Friday between the hours of 8:30 a.m. and 5:00 p.m. E.T.

Sincerely,

David C. Bestler

Executive Vice President/Chief Financial Officer,
Hubbard Radio Washington DC, LLC

ATTACHMENT A

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM 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.

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** December 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**: [Activation Code]

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 by December 31, 2023. Be prepared to provide engagement number B103740 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-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 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 sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, please call (202) 895-5072, Monday through Friday between the hours of 8:30 a.m. and 5:00 p.m. E.T.

* 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.

ADDITIONAL STEPS YOU CAN TAKE

Free Credit Report. Regardless of whether you choose to take advantage of the complimentary identity monitoring, it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. If you identify any unauthorized charges on your financial account statements, you should immediately report any such charges to your financial institution. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Contact information for the three nationwide credit reporting companies is as follows:

<u>Equifax</u>	<u>Experian</u>	<u>TransUnion</u>
Phone: <u>1-800-685-1111</u> P.O. Box <u>740256</u> <u>Atlanta, Georgia 30348</u> <u>www.equifax.com</u>	Phone: <u>1-888-397-3742</u> P.O. Box <u>9554</u> <u>Allen, Texas 75013</u> <u>www.experian.com</u>	Phone: <u>1-888-909-8872</u> P.O. Box <u>105281</u> <u>Atlanta, GA 30348-5281</u> <u>www.transunion.com</u>

Security Freeze. Security freezes, also known as credit freezes, restrict access to your credit file, making it harder for identity thieves to open new accounts in your name. You can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

How will these freezes work? Contact all three of the nationwide credit reporting agencies – Equifax, Experian, and TransUnion. If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee.

Don't confuse freezes with locks. They work in a similar way, but locks may have monthly fees. If you want a free freeze guaranteed by federal law, then opt for a freeze, not a lock.

The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. You may obtain information from the credit reporting agencies and the FTC about security freezes.

Fraud Alerts. A fraud alert tells businesses that check your credit that they should check with you before opening a new account. An initial fraud alert stays on your credit report for one year. You

may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit reports, contact one of the nationwide credit bureaus. A fraud alert is free. The credit bureau you contact must tell the other two, and all three will place an alert on their versions of your report. You may obtain additional information from the credit reporting agencies and the FTC about fraud alerts.

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 avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For District of Columbia Residents: You may contact the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Suite 1100 South, Washington, D.C. 20001, www.oag.dc.gov, 202-442-9828.

For Maryland Residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, 1-888-743-0023.

Reporting of identity theft and obtaining a police report.

You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.