

VIA ELECTRONIC MAIL ONLY - IDTheft@oag.state.md.us

Dear Attorney General Brown,

We write on behalf of our client, Tutor Doctor, regarding a security incident involving the personal information of approximately seventy-four (74) Maryland residents. The incident arose when an unauthorized third party gained remote access to a portion of the Tutor Doctor network, including a file share system used to store certain client, tutor, and franchisee files.

The information affected may have included the full name, address, email address, account, debit, or credit card number or other financial information, Social Security number, driver's license number, or other government identification number of Maryland residents.

We have attached a sample of the notification to be made to affected parties. Details of the breach, including a brief description of the nature of the security breach, the information compromised, and the steps taken to remedy the incident are described in the attached sample notice.

Please contact us if you have any questions.

Sincerely,

Katelyn Asmus, Esq.

Katelyn R. Asmus | Associate | Venable LLP
t 202.344.4622 | f 202.344.8300 | m 712.304.4223

SAMPLE NOTICE
September <XX>, 2023

Re: Notice of Data Breach

Dear <Name>,

Tutor Doctor recently experienced a security incident. We have identified that some of the information involved in this incident may have included information about you. We are writing to inform you about the incident and to provide information to allow you the opportunity to assess the possible consequences of the data breach and to take protective action in response.

What Happened?

On August 2, 2023, we learned that an unauthorized third party gained access to a system that we use to store certain client, tutor, and franchisee files and information. When we learned of this incident, we took immediate steps to secure our systems and launched an investigation of the incident with the support of a leading outside cybersecurity firm and legal counsel. Our investigation determined that the unauthorized third party accessed files containing personal information on July 30, 2023.

What Information Was Involved?

We determined that the information affected may have included some or all of the following information about you: first and last name; address; Social Security number; driver's license number or other government identification number; payment card number or other financial account information; and/or electronic signature.

What We Are Doing.

Tutor Doctor has deployed additional security measures and tools with the guidance of third-party experts to strengthen the ongoing security of its network, including implementing Multi-Factor Authentication (MFA) for all administrative users and putting in place a proactive key rotation procedure.

What You Can Do.

Tutor Doctor is not aware of any misuse of your information. It is always advisable to remain vigilant against attempts at identity theft or fraud, which includes carefully reviewing online and financial accounts and credit reports for suspicious activity. This is a best practice for all individuals. If you identify suspicious activity, you should contact the company that maintains the account on your behalf.

Other Important Information.

Additional information about how to protect your identity is contained in [Attachment A](#).

For More Information.

Tutor Doctor deeply regrets that this incident occurred and is committed to continue to work to prevent these types of events from occurring in the future. If you have any questions regarding this incident, please contact our Corporate Head Office Team at customercare@tutordocor.org.

Sincerely,



Frank Milner
Tutor Doctor, President

Attachment A – Information for U.S. Residents

Below are additional helpful tips you may want to consider to protect your personal information.

Review Your Credit Reports and Account Statements; Notify Law Enforcement of Suspicious Activity

As a precautionary measure, we recommend that you remain vigilant by reviewing your credit reports and account statements closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or other company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities. 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 law enforcement, the Federal Trade Commission ("FTC") and/or the Attorney General's office in your home state. You can also contact these agencies for information on how to prevent or avoid identity theft, and you can contact the FTC at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
<http://www.identitytheft.gov/>
1-877-IDTHEFT (438-4338)

Copy of Credit Report

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <https://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print this form at <https://www.annualcreditreport.com/manualRequestForm.action>. Credit reporting agency contact details are provided below.

Equifax:
equifax.com
equifax.com/personal/credit-report-services
P.O. Box 740241
Atlanta, GA 30374
800-685-1111

Experian:
experian.com
experian.com/help
P.O. Box 2002
Allen, TX 75013
888-397-3742

TransUnion:
transunion.com
transunion.com/credit-help
P.O. Box 1000
Chester, PA 19016
888-909-8872

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

Fraud Alert

You may want to consider placing a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. If you have already been a victim of identity theft, you may have an extended alert placed on your report if you provide the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

Security Freeze

You have the right to place a security freeze on your credit file free of charge. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. As a result, using a security freeze may delay your ability to obtain credit. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you

including your full name; social security number; date of birth; current and previous addresses; a copy of your state-issued identification card; and a recent utility bill, bank statement, or telephone bill.

Consumer reporting agencies have three business days after receiving your request to place a security freeze, or one business day for requests made electronically or by toll-free telephone. They must also send written confirmation to you within five business days and provide you with a unique personal identification number (PIN) and/or password that can be used to authorize the removal or lifting of the security freeze.

Consumer reporting agencies must lift a security freeze within three business days after receiving your request by mail, or one hour after receiving your request electronically or by toll-free telephone. To remove or temporarily lift the security freeze to allow a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail or electronically, and include: proper identification (name, address, and Social Security number); the PIN or password provided to you when you placed the security freeze; and the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

Federal Fair Credit Reporting Act Rights

The Fair Credit Reporting Act ("FCRA") is federal legislation that regulates how consumer reporting agencies use your information. It promotes the accuracy, fairness, and privacy of consumer information in the files of consumer reporting agencies. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights.

For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

Additional Information

If you are the victim of fraud or identity theft, you also have the right to file a police report.

You may consider starting a file with copies of your credit reports, any police report, any correspondence, and copies of disputed bills. It is also useful to keep a log of your conversations with creditors, law enforcement officials, and other relevant parties.

For Colorado and Illinois residents: You may obtain information from the Federal Trade Commission and the credit reporting agencies about fraud alerts and security freezes.

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

For Maryland residents: You may contact the Office of the Maryland Attorney General, 200 St. Paul Place, Baltimore, MD 21202, <http://www.marylandattorneygeneral.gov>, 1-888-743-0023. The Office of the Maryland Attorney General may be able to provide you with information about the steps you can take to avoid identity theft.

For New York residents: For more information on identity theft, you can contact the following: New York Department of State Division of Consumer Protection at <http://www.dos.ny.gov/consumerprotection> or (800) 697-1220 or NYS Attorney General at <http://www.ag.ny.gov/home.html> or (800) 771-7755.

For New Mexico Residents: You have rights pursuant to the FCRA, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your

credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the FCRA, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the FCRA not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the FCRA. We encourage you to review your rights pursuant to the FCRA by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

For North Carolina residents: You may contact the North Carolina Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001, <http://www.ncdoj.gov>, 1-877-566-7226. You are also advised to report any suspected identity theft to law enforcement or to the North Carolina Attorney General.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, including the FTC and the Oregon Attorney General. For more information on security locks, you can visit the Oregon Department of Consumer and Commercial Services website at www.dfcs.oregon.gov/id_theft.html and click “How to get a security freeze.”

For Rhode Island residents: The Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this event. There are 73 Rhode Island residents impacted by this event.

For Arizona, Iowa, Montana, New York, North Carolina, Oregon, and Washington residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit bureaus directly to obtain such additional report(s).