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October 2, 2023

Via Email: IDTheft@oag.state.md.us

Attorney General Anthony G. Brown
Office of the Maryland Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Notice of Data Security Incident

Dear Attorney General Brown:

This notice is provided on behalf of my client, Cordell & Cordell (“Cordell”) following an incident that involved the names, Social Security numbers, driver’s license numbers and/or passport numbers of six (6) Maryland residents. Cordell will provide written notice to the impacted individuals later today, via U.S. Mail. The notice letter includes general advice on how to protect one’s identity and obtain free credit reports and security freezes, as well as instructions for enrolling in a one-year, complimentary membership with Experian for credit monitoring and identity theft services for those individuals whose Social Security number and/or driver’s license number was impacted. A sample notice letter is enclosed and additional details on the incident are below.

On July 19, 2023, Cordell detected a ransomware attack on its computer network. Cordell immediately hired a nationally recognized digital forensics firm, reported this Federal law enforcement, and began an investigation to understand what happened, contain the attack, and determine the scope of the incident. Through its investigation, Cordell determined that there was unauthorized access to its network between June 22, 2023 and July 20, 2023 and that some data was taken from its network. As soon as it learned this, Cordell began an extensive review of the identified data to determine what information may have been involved and who may have been affected. Although the review is ongoing, on September 1, 2023, Cordell determined that personal information related to Maryland residents was included in the data taken from their network. Therefore, Cordell moved to notify all impacted Maryland residents located in the review to date. Based on the review, Cordell determined that the impacted information related to employees of Cordell and its affiliate organizations.

Because cyber threats are always evolving, Cordell is continuously working to identify and mitigate threats and evaluate its IT security protocols to protect sensitive data. In addition, to further enhance email and network security and to help prevent similar occurrences in the future, Cordell has taken or will be taking the following steps:

1. Contracted with third-party cybersecurity experts to evaluate and monitor security threats to our network;
2. Deployed advanced security tools to enhance detection and accelerate response to

- potential cyber incidents;
- 3. Upgrading network hardware to strengthen security; and
- 4. Supplemented cybersecurity awareness training for all employees.

Additionally, Cordell will provide notice of this incident to all appropriate state regulators.

Please do not hesitate to contact me if you have any questions or concerns.

Sincerely,

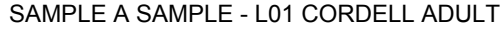
/s/ Matthew H. Meade, Esq.

MHM/
Enclosure



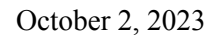
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123 ANY STREET

ANYTOWN, ST 12345-6789



Dear Sample A. Sample:

Cordell & Cordell (“Cordell”) is writing to tell you about a recent ransomware attack that involved personal information that Cordell maintained about you for employment purposes. We take this matter very seriously because we are committed to the privacy and security of all information in our possession. Therefore, we are providing this notice to you to inform you, explain the complimentary credit monitoring services that we are offering you, and suggest ways that you can protect your information.

On July 19, 2023, we detected a ransomware attack on our computer network. We immediately hired a nationally recognized digital forensics firm, reported this Federal law enforcement, and began an investigation to understand what happened, contain the attack, and determine the scope of the incident. Through our investigation, we determined that some data was taken from our network. As soon as we learned this, we began an extensive review of the identified data to determine what information may have been involved and who may have been affected. Although our review is ongoing, we recently determined that some of your personal information was included in the data removed from Cordell's network. We want to emphasize that we are fully operational.

The impacted data included your [Extra1 - data elements]. Our current investigation has confirmed that neither our payroll nor 401k systems/plans were affected by this incident, and they remain safe and secure.

To further enhance our security and to help prevent similar occurrences in the future, we have taken or will be taking the following steps:

1. Contracted with third-party cybersecurity experts to evaluate and monitor security threats to our network;
2. Deployed advanced security tools to enhance detection and accelerate response to potential cyber incidents;
3. Upgrading network hardware to strengthen security; and
4. Supplemented cybersecurity awareness training for all employees.

Additionally, we will provide notice of this incident to all appropriate state regulators.



What You Can Do

We recommend that you take the following preventative measures to help protect your information:

1. Enroll in a complimentary, 12-month membership with Experian. This membership will provide you with identity monitoring services, including a copy of your credit report at signup; credit monitoring; identity restoration; Experian IdentityWorks ExtendCARE; and up to \$1 million in identity theft insurance. Instructions on how to activate your membership are included at the end of this letter.
2. Remain alert for incidents of fraud and identity theft by regularly reviewing any account statements and free credit reports for unauthorized or suspicious activity. Information on additional ways to protect your information, including how to obtain a free credit report and free security freeze, can be found at the end of this letter.
3. Report any incidents of suspected identity theft to your local law enforcement, state Attorney General and the major credit bureaus.

For More Information

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and will continue to take many precautions to safeguard it. If you have any questions or concerns about this incident, you may contact us at (866) 450-2986, between 8 AM and 5 PM CST.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott Trout", with a stylized flourish at the end.

Scott Trout
Chief Executive Officer
Cordell & Cordell

MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF

Visit <https://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft/> for general information regarding identity protection. You can obtain additional information about fraud alerts, security freezes, and preventing identity theft from the consumer reporting agencies listed below and the Federal Trade Commission (FTC) by calling its identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at www.consumer.ftc.gov/features/feature-0014-identity-theft. The FTC's address is: Federal Trade Commission, Division of Privacy and Identity Protection, 600 Pennsylvania Avenue, NW, Washington, DC 20580. You have the ability to place a security freeze on your credit reports by contacting the following agencies.

National Credit Reporting Agencies Contact Information

Equifax P.O. Box 105788 Atlanta, GA 30348 1-888-298-0045 www.equifax.com	Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com	TransUnion P.O. Box 160 Woodlyn, PA 19094 1-800-916-8800 www.transunion.com
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Obtain Your Credit Report

You should also monitor your credit reports. You may periodically obtain your credit reports from each of the national consumer reporting agencies. In addition, under federal law, you are entitled to one free copy of your credit report every 12 months from each of the three nationwide consumer reporting agencies listed above. You may obtain a free copy of your credit report by going to www.AnnualCreditReport.com or by calling (877) 322-8228. You also may complete the Annual Credit Report Request Form available from the FTC at <https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0093-annual-report-request-form.pdf> and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You may also contact any of the three major consumer reporting agencies to request a copy of your credit report. You may be able to obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly.

If you discover inaccurate information or a fraudulent transaction on your credit report, you have the right to request that the consumer reporting agency delete that information from your credit report file.

Fraud Alerts

You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. As soon as one credit bureau confirms the fraud alert, they will notify the others. Additional information is available at www.annualcreditreport.com.

Security Freeze

You have the ability to place a security freeze on your credit report at no cost to you. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to all three of the credit reporting agencies listed above. 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; (5) a legible copy of a government-issued identification card, (6) proof of current address, such as a legible copy of a recent utility bill or bank or insurance statement, (7) a legible copy of a recent W-2, pay stub, or Social Security card, and (8) if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. **Under federal law, you cannot be charged to place, lift, or remove a security freeze.**

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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.

Additional Helpful Information

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 at the information provided above. This notice was not delayed as a result of a law enforcement investigation.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

STATE SPECIFIC INFORMATION

MARYLAND residents: Cordell & Cordell is located at 600 Kellwood Plaza, Suite 310, Chesterfield, MO 63017. You may also obtain information about preventing and avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

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

NEW YORK residents: You may also obtain information on identity theft from the New York Department of State Division of Consumer Protection or the New York Attorney General. These agencies can be reached at:

New York Department of State
Division of Consumer Protection
1-800-697-1220
<http://www.dos.ny.gov/consumerprotection>

New York Attorney General
1-800-771-7755
<https://ag.ny.gov/>

NORTH CAROLINA residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Department of Justice
Attorney General's Office
9001 Mail Service Center
Raleigh, NC 27699
www.ncdoj.gov
Toll-free: 1-877-566-7226

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

TO ACTIVATE YOUR MEMBERSHIP AND START MONITORING YOUR PERSONAL INFORMATION PLEASE FOLLOW THE STEPS BELOW:

- Ensure that you **enroll by: January 31, 2024** (Your code will not work after this date).
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **January 31, 2024**. Be prepared to provide engagement number **B105544** as proof of eligibility for the identity restoration services by Experian. 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, Equifax and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

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 at 877-890-9332. 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 this Identity Restoration support 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. You will also find self-help tips and information about identity protection at this site.

* 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.



