

BakerHostetler

Baker&Hostetler LLP

1170 Peachtree Street
Suite 2400
Atlanta, GA 30309-7676

T 404.459.0050
F 404.459.5734
www.bakerlaw.com

John P. Hutchins
direct dial: 404.946.9812
jhutchins@bakerlaw.com

October 6, 2023

VIA EMAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Sir or Madam:

I am writing on behalf of my client, Brentwood Bank, to notify you of a data security incident involving Maryland residents.

On or around May 31, 2023, Progress Software (“PBI”), the provider of MOVEit Transfer software, disclosed a vulnerability in their software that had been exploited by an unauthorized third party. Brentwood and Darling Consulting Group (“DCG”), a consultant of Brentwood’s, utilize MOVEit in the regular course of business operations to securely transfer files. Upon notification by DCG of the incident, Brentwood promptly launched an investigation into the nature and scope of the MOVEit vulnerability’s impact on its systems. Through the investigation, Brentwood learned that the third party accessed and downloaded data. Brentwood then conducted a manual review of the data to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications. Brentwood recently completed this review and determined that the data contained the personal information of 28 Maryland residents, including their names and financial account numbers.

On October 6, 2023, Brentwood will mail notification letters via United States Postal Service First-Class mail to the individuals whose information was involved, including the Maryland residents pursuant to Md. Code Ann., Com. Law § 14-3504. A copy of the notification is enclosed. Brentwood has encouraged notified individuals to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for

October 6, 2023

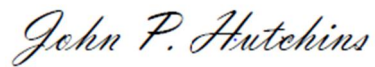
Page 2

suspicious activity and to detect errors and to report any suspect transactions to their financial institutions. Brentwood has also provided a dedicated, toll-free call center for individuals to call with any questions about the incident.

To prevent something like this from occurring in the future, Brentwood has verified that DCG has installed software patches provided by PBI and are reviewing protocols Brentwood has in place with its vendors.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in cursive script that reads "John P. Hutchins".

John P. Hutchins
Partner

Enclosure

Brentwood Bank
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

October 6, 2023

<<Variable Header>>

Dear <<First Name>> <<Last Name>>:

Brentwood Bank is providing notice of a global data incident involving software used by many prominent organizations around the world. Brentwood utilizes the Darling Consulting Group (“DCG”) to provide consulting services. This letter provided you with information about the event, our response, and additional measures you can take to help protect your information.

What Happened? On or around May 31, 2023, Progress Software (“PBI”), the provider of MOVEit Transfer software, disclosed a vulnerability in their software that had been exploited by an unauthorized third party. Brentwood and DCG utilize MOVEit in the regular course of our business operations to securely transfer files. Upon notification by DCG of the incident, we promptly launched an investigation into the nature and scope of the MOVEit vulnerability’s impact on our customers. Through the investigation, we learned that the third party accessed and downloaded data as a part of the MOVEit data incident. We recently completed a manual review of the data to confirm the identities of individuals potentially affected by this event and their contact information to provide notifications.

What Information Was Involved? Our investigation determined that your name and financial account number were present in the data involved in this incident.

What We Are Doing? We take the responsibility of safeguarding your information very seriously. We have verified that DCG has installed software patches provided by PBI to secure their systems and we are reviewing protocols we have in place to help prevent something like this from happening in the future.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors for the next twelve to twenty-four months and to report suspect transactions to your financial institution. Please also review the instructions attached to this letter which contain information on what you can do to safeguard against possible misuse of your information.

For More Information. If you have additional questions, you may call our toll-free call center at 1-888-996-4082, Monday through Friday from 9 a.m. to 9 p.m. Eastern time.

Sincerely,

Brentwood Bank

ADDITIONAL STEPS YOU CAN TAKE

We remind you 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 over the next 12 to 24 months. 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. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-888-378-4329

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 1000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

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 state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

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

Fraud Alerts and Credit or Security Freezes:

Fraud Alerts: There are two types of general fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. 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.

For those in the military who want to protect their credit while deployed, an Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment. The credit bureaus will also take you off their marketing lists for pre-screened credit card offers for two years, unless you ask them not to.

Credit or Security Freezes: You have the right to put a credit freeze, also known as a security freeze, on your credit file, free of charge, which makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your report, they may not extend the credit.

How do I place a freeze on my credit reports? There is no fee to place or lift a security freeze. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting company. For information and instructions to place a security freeze, contact each of the credit reporting agencies at the addresses below:

Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com

TransUnion Security Freeze, PO Box 160, Woodlyn, PA 19094, www.transunion.com

Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

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 bureau will provide you with 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.

How do I lift a freeze? A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or by phone, a credit bureau must lift a freeze within one hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit bureau the business will contact for your file, you can save some time by lifting the freeze only at that particular credit bureau. Otherwise, you need to make the request with all three credit bureaus.

Brentwood Bank can be reached by mail at 411 McMurray Road, Bethel Park PA 15102 or by phone at 412-409-2265.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

Maryland: You may contact and obtain information from your state attorney general at: *Maryland Attorney General's Office*, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023 / 1-410-576-6300, www.oag.state.md.us

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

Rhode Island: This incident involves 1 individual in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

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.

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.

You may seek damages from violators.

Identity theft victims and active duty military personnel have additional rights.