



November 9, 2023

CONFIDENTIAL – INTENDED FOR ADDRESSEE ONLY

Via Email

Maryland Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
ldtheft@oag.state.md.us

Re: Notification of Potential Data Security Incident

Dear Maryland Office of the Attorney General:

We are writing to inform you of an incident that involved the possible disclosure of personal information as required under Md. Code Com. Law §14-3501 et seq. The details of the incident are described below.

Facts/Remediation Measures. Mutual of Omaha Mortgage, Inc. ("Mutual Mortgage") is a licensed residential mortgage lender offering mortgage products. On September 14, 2023, Mutual Mortgage became aware that an employee's email account had been compromised. Upon investigation, Mutual Mortgage determined the compromise occurred as a result of a phishing email that also affected two additional employees and allowed an unauthorized party access to the employees' Microsoft accounts.

Upon discovery, Mutual Mortgage took immediate action to change the employees' Microsoft account passwords to prevent further access to the Microsoft accounts, as well as blocked the identified phishing addresses to prevent further occurrences and re-trained the impacted employees on due diligence procedures. Mutual Mortgage also re-trained impacted employees on measures to identify phishing emails and took other preventative measures.

Information Involved and Number of Individuals. The incident involved the personal information for approximately six residents of Maryland. The information involved in the incident may differ depending on the individual.

Mutual Mortgage provided notification of this incident to potentially impacted individuals on November 10, 2023. The notification letter was sent via USPS First Class Mail and offers complimentary identity protection services and provides information to the individuals on steps that can be taken to protect their personal information. A sample notification letter is enclosed.

We sincerely regret any inconvenience or concern caused by this incident. The privacy and security of our customers' information is of critical importance to us. If you have further questions or need additional information about this incident, you may contact us at 1-844-213-3454.

Sincerely,

Tom Oldham

Tom Oldham
Director Enterprise Privacy

Enc: Sample Notification Letter

November 10, 2023

[First_Name] [Last_Name]
[Address_Line_1]
[Address_Line_2]
[City], [State] [Zip]

Dear [First_Name] [Last_Name],

We are writing to inform you of an incident that involved your personal information. The details of the incident are described below.

What Happened

On September 14, 2023, Mutual of Omaha Mortgage, Inc. ("Mutual Mortgage") became aware that an employee's email account had been compromised. Upon investigation, Mutual Mortgage determined the compromise occurred as a result of a phishing email that also affected two additional employees and allowed an unauthorized party to access the employees' Microsoft accounts.

What Information Was Involved

The accounts contained emails and documents related to the processing of mortgage loans, including your name, [describe information compromised].

What We Are Doing

Upon discovery, Mutual Mortgage took immediate action to change the employees' Microsoft account passwords to prevent further access to the Microsoft accounts, as well as blocked the identified phishing addresses to prevent further occurrences and re-trained the impacted employees on due diligence procedures. Mutual Mortgage also re-trained impacted employees on measures to identify phishing emails, and took other preventative measures.

What You Can Do

We sincerely regret any inconvenience or concern caused by this incident. Although we have no indication that your personal information was accessed or misused as a result of this incident, we are sending you this Notice in accordance with applicable laws and regulations. As an accommodation to you, we also arranged for Experian to provide you identity protection services for [12 months] at no cost to you. The following identity protection services start on the date of this notice for use at any time during the next [12 months].

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 months] 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:

3131 Camino Del Rio N 1100, San Diego, CA 92108

- Ensure that you **enroll by** November 30, 2024 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/RR1Bplus>
- **Provide your activation code: [activation code]**

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 files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **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.
- **Lost Wallet:** Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.

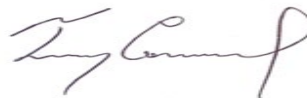
If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by November 30, 2024. Be prepared to **provide your activation code [activation code]** and you may be asked for your engagement number B096367 as proof of eligibility for the Identity Restoration services by Experian.

For More Information

For more information about preventing identity theft and protecting yourself against fraud, please see the attached materials.

Again, we apologize for any inconvenience this incident may have caused. The privacy and security of your information is of critical importance to us. If you have further questions or concerns, you may contact us at (833) 457-3187.

Sincerely,



Terry Connealy
President | NMLS #840950

* 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.

Consumer Reference Guide

As a precautionary measure, consumers may wish to regularly review account statements and periodically obtain credit reports from one or more of the national credit reporting companies. Consumers may obtain a free copy of credit reports online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. Consumers may also purchase copies of credit reports by contacting one or more of the three national credit reporting agencies using the contact information listed below.

Consumers may wish to review credit reports carefully and look for accounts or creditor inquiries that are not initiated or recognized by consumer. If anything is seen that is not understandable, including inaccuracies in home address or Social Security number, consumers should call the credit reporting agency at the telephone number on the report.

Consumers should remain vigilant for incidents of fraud and credit activity with respect to reviewing account statements and credit reports, and promptly report any suspicious activity or suspected identity theft to the proper authorities, including local law enforcement, the state's attorney general and/or the Federal Trade Commission ("FTC"). The FTC or a state's regulatory authority may be contacted to obtain additional information about avoiding identity theft using the contact information listed below.

Fraud Alerts: There are also two types of fraud alerts that can be placed on credit reports to put creditors on notice that a consumer may be a victim of fraud: an initial alert and an extended alert. Consumers may ask that an initial fraud alert be placed on their credit report if they suspect they have been, or are about to be, a victim of identity theft. An initial fraud alert stays on credit reports for at least one year. An extended alert may be placed on credit reports if consumers have already been a victim of identity theft, with the appropriate documentary proof, and stays on credit reports for seven years. Consumers may place a fraud alert on their credit reports by contacting the toll-free fraud number of any of the three national credit reporting agencies listed below.

Credit Freezes: Consumers have the right to place a credit freeze or security freeze (referred to as "credit freeze") on their consumer reports. A credit freeze is designed to prevent credit, loans and services from being approved in a consumer's name without the consumer's consent. Using a credit freeze, however, may delay ability to obtain credit. Consumers may request that a freeze be placed on credit reports by sending a request to a credit reporting agency on-line or by certified mail, overnight mail or regular stamped mail to the three national reporting agencies listed below. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report.

Unlike a fraud alert, a credit freeze must be separately placed on a consumer's credit file at each credit reporting company. More information can be obtained about fraud alerts and credit freezes by contacting the FTC or one of the national credit reporting agencies listed below.

Reference Numbers:

Consumers may also purchase a copy of their credit report by contacting one or more of the three national credit reporting agencies listed below:

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-888-4213, www.transunion.com

Consumers can place a fraud alert on their credit report by contacting any of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-525-6285, www.equifax.com
Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com
TransUnion: P.O. Box 1000, Chester, PA 19022, 1-800-680-7289, www.transunion.com

You can place a credit freeze on your credit report by contacting any of the three national credit reporting agencies listed below.

Equifax: P.O. Box 105788, Atlanta, GA 30348-5788, 1-800-685-1111, www.equifax.com/personal/credit-report-services
Experian: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, www.experian.com/help
TransUnion: P.O. Box 2000, Chester, PA, 19022-2000, 1-800-909-8872, freeze.transunion.com/credit-help

Federal Trade Commission: Consumers may also obtain information about preventing and avoiding identity theft from the Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.

For residents of Maryland: Consumers may obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, 1-888-743-0023, www.oag.state.md.us.