



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Josh Brian
Office: (267) 930-2405
Fax: (267) 930-4771
Email: JBrian@mullen.law

3001 N. Rocky Point Drive East, Suite 200
Tampa, FL 33607

November 10, 2023

VIA E-MAIL

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

Re: Notice of Data Event

To Whom It May Concern:

We represent 1938 Wealth Advisors located at 321 Main St., Hallstead, PA 18822, and write to notify your office of an event that may affect certain information relating to approximately two (2) Maryland residents. This notice may be supplemented if any new, significant facts are learned subsequent to its submission. By providing this notice, 1938 Wealth Advisors does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

1938 Wealth Advisors determined that one of its internal email accounts was accessed without authorization between July 22 and August 8, 2023, and during that time the account was used to briefly access other accounts. 1938 Wealth Advisors reviewed the email account(s) for sensitive information in order to notify individuals whose information could potentially be affected. The following category(ies) of information related to Maryland resident(s) were identified from the review: name and Social Security number.

Notice to Maryland Residents

On September 15, 2023, 1938 Wealth Advisors began providing written notice of this matter, and continued providing notice through November 10, 2023. Notice was provided to approximately two (2) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

After identifying this matter, 1938 Wealth Advisors took steps to confirm the security of its email accounts and began an investigation to determine what occurred, including identifying potentially affected individuals. Further, 1938 Wealth Advisors notified federal law enforcement of this matter. 1938 Wealth Advisors is evaluating additional safeguards to mitigate risk of reoccurrence of this type of event. Further, 1938 Wealth Advisors is also providing access to credit monitoring services for two (2) years, through Experian, to individuals whose personal information was identified during the review, at no cost to these individuals.

Additionally, 1938 Wealth Advisors is providing these individuals with guidance on how to better protect against identity theft and fraud. 1938 Wealth Advisors is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

1938 Wealth Advisors is providing written notice of this event to relevant regulators, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of this matter, please contact us at (267) 930-2405.

Very truly yours,

A handwritten signature in blue ink that reads "Joshua P. Brian".

Josh Brian of
MULLEN COUGHLIN LLC

JPB/ajl
Enclosure

EXHIBIT A

1938 w e a l t h a d v i s o r s

Return Mail Processing
PO Box 999
Suwanee, GA 30024

11340 *****SNGLP

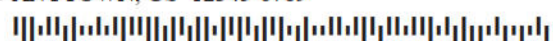
SAMPLE A. SAMPLE - L01 - Adult

APT ABC



123 ANY ST

ANYTOWN, US 12345-6789



November 10, 2023

Dear Sample A. Sample:

We write to notify you about a matter that may involve your information, our response, and steps you may take if you feel it is appropriate. Specifically, one of our internal email accounts was accessed between July 22 and August 8, 2023, and during that time the account was used to briefly access other accounts. Because of this, we took steps to confirm the security of the accounts, and reviewed the accounts for sensitive information in order to notify those whose information could potentially be affected. During our review, we identified that your name and the following categories of information were in the account(s): [Extra1].

To help alleviate concerns, we are providing you with complimentary identity monitoring services. The enrollment instructions are on the next page of this letter. Please note that, due to privacy restrictions, we are unable to automatically enroll you in the identity monitoring services. Additionally, 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 over the next 24 months. Further, you may review the “Steps You Can Take To Protect Personal Information” section of this letter to learn more about free resources that are available to you, should you wish to use them.

If you have questions about this matter, we set up a toll-free call center staffed with agents to assist with answering your questions. You may contact the call center at 1-800-630-9563, Monday through Friday from 9 a.m. to 11 p.m., and Saturday through Sunday from 11 a.m. to 8 p.m. Eastern Time (excluding U.S. holidays). Please be prepared to provide engagement number B109211. You may also write to us at 1938 Wealth Advisors, P.O. Box 300, Lakewood, PA 18439.

Sincerely,

1938 Wealth Advisors

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering a complimentary 24-month membership of Experian's IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: February 29, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- 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 1-800-630-9563 by February 29, 2024. Be prepared to provide engagement number B109211 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.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-800-630-9563. 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 (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 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. You will also find self-help tips and information about identity protection at this site.

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been

a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act 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 Ave. NW, Washington, DC 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.