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December 13, 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 Attorney General Brown:

We are writing on behalf of our client, GYL Financial Synergies (“GYL”), to notify your office of a cybersecurity incident involving a Maryland resident.

On September 14, 2023, GYL discovered unauthorized access to a GYL employee email account. Upon discovery, GYL immediately took measures to secure the account and launched an investigation. Through its investigation, GYL determined that between September 13, 2023 and September 14, 2023, an unauthorized person accessed certain emails and attachments within the employee’s email account. On October 5, 2023, our investigation determined that an unauthorized person had access to emails and attachments that contained the name and financial account number of one (1) Maryland resident.

On December 11, 2023, GYL mailed notification letters via United States Postal Service First-Class mail to the individuals whose information was involved, including the Maryland resident, pursuant to Md. Code Ann., Com. Law § 14-3504. A copy of the notification is enclosed.

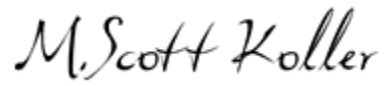
To help prevent a similar incident in the future, GYL has taken steps to further harden its security and computer systems to help prevent a similar incident in the future.

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

December 13, 2023

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Sincerely,

A handwritten signature in black ink that reads "M. Scott Koller". The signature is written in a cursive, flowing style.

M. Scott Koller

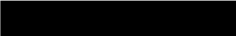
Partner

Enclosure



 A FOCUS FINANCIAL PARTNER

December 11, 2023

Dear 

GYL Financial Synergies ("GYL") is writing to inform you of an incident that involved some of your information. We are providing this notice to explain the incident, the measures we have taken, and some steps you can take in response.

What Happened?

On September 14, 2023, we discovered unauthorized access to a GYL employee email account. Upon discovery, we immediately took measures to secure the account and launched an investigation. Through our investigation, we determined that between September 13, 2023 and September 14, 2023, an unauthorized person accessed certain emails and attachments within the email account.

What Information Was Involved?

We conducted a thorough review of the contents of the email account and determined that it is possible emails and/or attachments in the account contained your name and one or more of the following: Financial account number.

What Are We Doing?

To help prevent a similar incident in the future, GYL has and will continue to take steps to enhance the security of our email environment.

What You Can Do.

We remind you that it is always advisable to be vigilant for incidents of fraud or identity theft by reviewing your financial account statements and free credit reports for any unauthorized activity over the next 12 to 24 months.

For More Information.

If you have any questions about this incident, please call (973)-605-1448, Monday through Friday, 9:00 a.m. to 5:00 p.m., Eastern Time, excluding major U.S. holidays. For assistance enrolling in the complimentary credit monitoring program, please contact Experian's customer care team at 877-288-8057.

Sincerely,

A handwritten signature in black ink, appearing to read "Gerry Goldberg".

Gerry Goldberg,
Co-Founder and Chief Executive Officer

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. 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, 1-800-685-1111
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 2000, 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 is because most creditors need to see your credit report before they approve a new account. If they cannot 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:

- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com
- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com

You will 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.

GYL Financial Synergies' mailing address is 75 Isham Road, Suite 310, West Hartford, CT 06107, and its phone number is 844-248-9998.

Additional Information for Residents of the Following States

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