

RUSKIN MOSCOU FALTISCHEK P.C.
Counselors at Law

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December 20, 2023

VIA EMAIL

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

Re: Data Breach Notification

Dear Attorney General Brown:

We are counsel to Garr Silpe, P.C. (the "Firm"). Pursuant to Md. Code Ann. Comm. Law 14-3504, we are writing to notify you of a breach involving approximately three (3) Maryland residents.

On or about November 8, 2023, the Firm discovered that it suffered a ransomware attack on its computer network. The Firm believes the attack occurred on or about October 25, 2023 through November 8, 2023. The Firm's network may have included personally identifiable information relating to the representation of its clients. This information may include first and last names, addresses, phone numbers, emails, social security numbers, dates of birth, health insurance information, financial information, bank account information, tax return information, and information relating to dependents.

Upon discovering the breach, the Firm retained outside counsel and third-party forensic technical experts to investigate the origins and scope of the breach. This investigation is still ongoing. The Firm also notified the Federal Bureau of Investigations of the breach.

Pursuant to Md. Code Ann. Comm. Law 14-3504, we intend to notify residents on or about December 22, 2023 by First Class Mail. We have attached a copy of the notification that will be provided to residents.

RUSKIN MOSCOU FALTISCHEK



December 20, 2023

Page 2

Please be assured that the Firm is committed to privacy. Please feel free to contact me at 516-663-6687 with any questions or concerns.

Sincerely,

/s/ Nicole E. Osborne
NICOLE E. OSBORNE
For the Firm

Encls.

1016654

RUSKIN MOSCOU FALTISCHEK

GARR SILPE, P.C.

777 3rd Avenue
New York, New York 10017

777 3rd Avenue, New York, New York 10017 • 212-750-1333

December 22, 2023

K5273-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 CLIENT

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



NOTICE OF DATA BREACH

Dear Sample A. Sample:

Garr Silpe, P.C. (the “Firm” or “we”) is hereby providing you with a notification regarding a data breach that may have affected your personally identifiable information. We take the protection of your information seriously, and we are contacting you directly to explain the circumstances of the incident and the steps taken in response.

WHAT HAPPENED:

On or about November 8, 2023, the Firm discovered that it suffered a ransomware attack on its computer network. The Firm believes the attack occurred on or about October 25, 2023 through November 8, 2023. After discovery of the breach, the Firm retained outside counsel and independent forensic experts to begin an investigation. While the investigation remains ongoing, and we cannot confirm if your data was compromised, we are notifying you that the breach occurred, in our efforts to comply with applicable state data breach notification laws.

WHAT INFORMATION WAS INVOLVED:

The Firm’s network may have included personally identifiable information relating to the representation of you or your current or former spouse in a wide range of matrimonial or family law matters. This information may include first and last names, addresses, phone numbers, emails, social security numbers, dates of birth, health insurance information, financial information, bank account information, tax return information, and information relating to your dependents. At this time, the Firm cannot confirm if and to what extent your information was compromised.

WHAT WE ARE DOING:

Upon identifying the breach, the Firm retained counsel and third-party forensic technical experts to investigate the origins and scope of the breach. The Firm also notified the Federal Bureau of Investigations (“FBI”) of the breach. Pursuant to applicable law, we will be notifying state regulators.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

ENGAGE#

0000001



K5273-L01

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 ## 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 ##-month 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:

- Ensure that you **enroll** by March 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 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 833-804-0772 by March 29, 2024. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

WHAT YOU CAN DO:

As recommended by the Federal Trade Commission ("FTC"), the Firm recommends that you remain vigilant and monitor your account statements and credit bureau reports closely. The FTC also recommends that you place a fraud alert on your credit file. A fraud alert notifies creditors that they must contact you before they open any new accounts or make changes to your existing accounts. As soon as one credit bureau confirms your fraud alert, the others will be notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You may renew it after 90 days. Additional information is available at <http://www.annualcreditreport.com>. For more information regarding what you can do, see the "Further Information and Steps You Should Take" guidance attached to this letter.

FOR MORE INFORMATION:

The Firm values your privacy and deeply regret that this breach occurred. Please know that the Firm remains committed to your privacy. For further information and assistance please contact 833-804-0772 toll-free Monday through Friday from 9 am – 9 pm Eastern (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

You may also email us at info@garrsilpe.com.

Sincerely,

GARR SILPE, P.C.



By:

Name: Ira Garr, Partner

FURTHER INFORMATION AND STEPS YOU CAN TAKE

The Firm recommends that you remain vigilant for an incident of fraudulent activity and/or identify theft by monitoring your account statements and free credit monitoring reports closely. The Firm recommends that you obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can access the request form at <https://www.annualcreditreport.com/requestReport/requestForm.action>. You can also elect to purchase a copy of your credit report by contacting one of the three national credit-reporting agencies. Contact information for the three national credit-reporting agencies for requesting a copy of your credit report or for general inquiries is provided below:

Equifax
(866) 349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
(888) 397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
(800) 888-4213
www.transunion.com
2 Baldwin Place
P.O. Box 1000
Chester, PA 19016

The FTC also suggests that you request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically.

In some states, you have the right to put a security freeze on your credit file. A security freeze (also known as a credit freeze) makes it harder for someone to open a new account in your name. It is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to apply for a new credit card, wireless phone, or any service that requires a credit check. You must separately place a security freeze on your credit file with each credit reporting agency. To place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement, or insurance statement. There is no charge to request a security freeze or to remove a security freeze. If you believe you are the victim of identity theft, you should contact your local law enforcement, Attorney General's Office and/or the Federal Trade Commission. You can file a report or obtain a report from your local law enforcement. You can also obtain from these sources more information about steps that you can take to avoid identify theft and information about fraud alerts and security freezes. Contact information for the Federal Trade Commission is Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (1-877-438-4338), <https://www.ftc.gov/> or <http://www.ftc.gov/idtheft>.

California residents: The California Office of Privacy Protection can be contacted at 1300 "I" Street, Sacramento, CA 95814-2919; 800-952-5225; or www.oag.ca.gov/privacy.

Maryland residents: You may also wish to review information provided by the Maryland Attorney General on how to avoid identify theft at <https://www.marylandattorneygeneral.gov/Pages/IdentityTheft/default.aspx>, or by sending an email to idtheft@oag.state.md.us, or calling 410-576-6491.

Massachusetts residents: You have the right to obtain a copy of a police report regarding this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York residents: You may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: 800-771-7755.



North Carolina residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

Rhode Island residents: You may request additional information by contacting the Rhode Island, Office of the Attorney General, 150 South Main Street, Providence, Rhode Island 02903, (401) 274-4400. You also have the right to file or obtain a police report regarding this incident. Approximately two (2) Rhode Island residents were affected in this breach.

Washington D.C. residents: You may request additional information by contacting the Washington D.C. Office of the Attorney General at <https://oag.dc.gov/> or by calling 202-727-3400 or 202-442-9828.

ADDITIONAL DETAILS REGARDING YOUR ##-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 file 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.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.