



MULLEN
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January 10, 2024

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 Premium Mortgage Corporation (“PMC”) located at 2541 Monroe Avenue, Rochester, NY 14618 and are writing to notify your office of an incident that may affect the security of certain personal information relating to thirty-nine (39) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, PMC 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

On or about August 31, 2023, PMC discovered suspicious activity occurring on certain parts of its computer system. Upon learning of the activity, PMC quickly commenced an investigation that included working with third-party cybersecurity specialists to understand the nature and scope of the activity. PMC’s investigation determined that, in connection with the suspicious activity, there was unauthorized access to certain PMC business email accounts between August 24, 2023, and August 31, 2023. PMC then undertook an exhaustive review of the data present in the email accounts to identify the information that was accessible to the unauthorized actor and to whom that information related. On November 29, 2023, that review confirmed that certain Maryland residents were impacted in the incident.

The information that could have been subject to unauthorized access includes name, Social Security number, payment card information, and financial account information.

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Notice to Maryland Residents

On or about January 10, 2024, PMC provided written notice of this incident to thirty-nine (39) 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

Upon discovering the incident, PMC moved quickly to investigate and respond to the incident, assess the security of PMC systems, and identify potentially affected individuals. Further, PMC notified federal law enforcement regarding the incident. PMC is also working to implement additional safeguards and training to its employees. PMC is providing access to credit monitoring services for twelve (12) months, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, PMC is providing impacted individuals with guidance on how to better protect against identity theft and fraud. PMC 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.

PMC is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of this incident, please contact us at (267) 930-1509.

Very truly yours,

Gregory J. Bautista of
MULLEN COUGHLIN LLC

GJB/dtg
Enclosure

EXHIBIT A



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

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

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

January 10, 2024

NOTICE OF <<SECURITY INCIDENT/DATA BREACH>>

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

Premium Mortgage Corporation (“PMC”) understands that it is trusted with your personal data and for that reason is writing to notify you out of an abundance of caution of a recent incident that may impact the privacy of some of your information. Although we have no evidence of actual or attempted misuse of your information, this notice provides you with information about the incident, our response, and additional steps you may take to protect your information, should you determine it is appropriate to do so.

What Happened? On or about August 31, 2023, PMC discovered suspicious activity occurring on certain parts of its computer system. Upon learning of the activity, PMC quickly commenced an investigation that included working with third-party cybersecurity specialists to understand the nature and scope of the activity. Our investigation determined that, in connection with the suspicious activity, there was unauthorized access to certain PMC business email accounts between August 24, 2023, and August 31, 2023. We then undertook an exhaustive review of the data present in the email accounts to identify the information that was accessible to the unauthorized actor and to whom that information related. On November 29, 2023, the review determined that some of your information resided in one of the accounts.

What Information Was Involved? The investigation determined that your name and the following types of data were present in one of the accounts impacted during this incident: <<DATA ELEMENTS>>.

What We Are Doing. We take this incident and the security of information in our care seriously. Upon learning of this incident, we promptly launched an investigation to determine the nature and scope of the incident. While the investigation was ongoing, we worked separately to implement additional technical safeguards to help prevent a similar incident in the future. We are offering you access to <<12/24>> months of complimentary credit monitoring and identity protection services through IDX, a ZeroFox Company. Details of this offer and instructions on how to enroll in the services may be found in the attached *Steps You Can Take to Protect Personal Information*. If you would like to enroll in these services, you will need to follow the attach instructions, as we are unable to enroll you automatically.

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. Additional information, including steps to enroll in credit monitoring, may be found in the *Steps You Can Take to Protect Personal Information* section below.

For More Information. If you have questions regarding this incident, you may contact our dedicated assistance line at 1-888-799-3341 between the hours of 9 am and 9 pm Eastern Time. You may also write to PMC at 2541 Monroe Ave., Rochester, NY 14618.

Sincerely,

Premium Mortgage Corporation

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is April 10, 2024.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-888-799-3341 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time.

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.

At a minimum, you can freeze your credit or place a fraud alert as described below. Both of these actions can be extended and managed by you. If you feel that additional protection is warranted, you can proceed to enroll in the complimentary credit monitoring offered.

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 of 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 your 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, D.C. 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. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov.

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. N.W., Washington, D.C. 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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 3 Rhode Island residents that may be impacted by this event.