



Baker & Hostetler LLP

1170 Peachtree Street
Suite 2400
Atlanta, GA 30309-7676
T 404.459.0050
F 404.459.5734
www.bakerlaw.com

John P. Hutchins
direct dial: 404.946.9812
jhutchins@bakerlaw.com

January 12, 2024

VIA E-MAIL (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, Hair Club for Men, Ltd., Inc. ("Hair Club"), to notify you of a cybersecurity incident involving 103 Maryland residents.

Hair Club recently completed an investigation into an incident involving unauthorized access to certain systems on their network. Upon discovering the incident, Hair Club took steps to secure the network, a cybersecurity firm was engaged, and an investigation was conducted. The investigation identified certain files and folders which may have been taken from the systems involve by the unauthorized actor. Hair Club conducted a review of the files and folders involved and, on December 1, 2023, identified files which may have contained the name, Social Security number, and/or medical information of 103 Maryland residents.

On January 12, 2024, a letter was mailed to the Maryland residents via United States Postal Service First-Class mail. A copy of the notification letter is enclosed. Hair Club is offering one year of complimentary identity monitoring and identity theft prevention services through IDX to the individual who may have been involved. Hair Club also established a dedicated, toll-free incident response line to answer questions that letter recipients may have.

To prevent something like this from happening again, Hair Club has taken steps to further enhance already existing security measures.

January 12, 2024

Page 2

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

Sincerely,

John P. Hutchins

John P. Hutchins

Partner

Enclosure

HAIRCLUB®

4145 SW Watson Ave Suite 400
Beaverton, OR 97005

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

Enrollment Code: <<XXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

January 12, 2024

Notice of Data Breach

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

We are writing to inform you of an incident that may have involved some of your information as a current or former employee of Hair Club for Men, Ltd., Inc. and related subsidiaries¹ ("HairClub"). This notice explains the incident, measures we have taken, and additional steps you may consider taking in response.

We recently completed an investigation into an incident involving unauthorized access to certain systems on our network. Upon discovering the incident, we took steps to secure the network, a cybersecurity firm was engaged, and an investigation was conducted. The investigation identified certain files and folders which may have been accessed without authorization. We conducted a review of the files and folders involved and, on December 1, 2023, identified files which may have contained your name, Social Security number, driver's license information, direct deposit account information and or medical information related to injuries at work or requests for family or medical leave.

To help prevent something like this from happening again, we have taken steps to further enhance our existing security measures. We are also offering you credit monitoring and identity protection services through Identity Theft Guard Solutions, Inc. (IDX) at no cost to you. These identity protection services include one year of credit and CyberScan™ dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. These services are completely free to you and enrolling in this program will not hurt your credit score.

For more information on the services, including instructions on how to activate your complimentary one-year membership, please visit <https://app.idx.us/account-creation/protect> or call 1-888-799-0213 and use the Enrollment Code provided below. Please note the deadline to enroll is April 12, 2024. For more information on identity protection and steps you can take in response, please see the additional information provided with this letter.

If you have additional questions, please call 1-888-799-0213, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

Hair Club for Men, Ltd., Inc.

¹ HCA Advertising Services, Inc., Hair Club for Men, LLC, TTEM, LLC, New Age Hair Transplant Clinic of St. Louis, Inc., NHR Group, Inc., The London Hair Clinic Limited, and 0968359 B.C. Ltd..

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.

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.

New York: You may contact and obtain information from these state agencies:

New York Department of State Division of Consumer Protection, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>

New York State Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at:

North Carolina Attorney General's Office, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.

- You must give your consent for reports to be provided to employers.
- You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.
- You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.



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T 404.459.0050
F 404.459.5734
www.bakerlaw.com

Ryan M. Christian, Sr.
direct dial: 404.256.8234
rchristian@bakerlaw.com

July 25, 2024

VIA E-MAIL (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 Sir or Madam:

This is a supplemental notice following the initial incident notification by Hair Club for Men, Ltd., Inc. (“Hair Club”) on January 12, 2024. Since then, the analysis of the files potentially involved in the incident continued. The investigation found evidence identifying the folders taken from the file servers, and Hair Club conducted a careful review of the files within these folders. On June 18, 2024, Hair Club identified information in those files concerning an additional 253 Maryland residents. Altogether, the total number of Maryland residents notified is 356.

On July 25, 2024, letters were mailed to the additional Maryland residents via United States Postal Service First-Class mail. A copy of the notification letter is enclosed. Substitute notice will be completed shortly after the mailing of these notices. Hair Club is offering one year of complimentary identity monitoring and identity theft prevention services through IDX to the individuals whose Social Security number or driver’s license number may have been involved. Hair Club also established a dedicated, toll-free incident response line to answer questions that letter recipients may have.

To prevent something like this from happening again, Hair Club has taken steps to enhance already existing security measures.

July 25, 2024

Page 2

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

Sincerely,

A handwritten signature in blue ink, appearing to read "Ryan M. Christian, Sr.", with a stylized flourish at the end.

Ryan M. Christian, Sr.
Counsel

Enclosures

HAIRCLUB®

Returned mail to IDX at:
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>

July 24, 2024

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

We are writing to inform you of an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and additional steps you may consider taking.

We completed an investigation into an incident involving unauthorized access to certain systems on our network. A cybersecurity firm was engaged to assist. The investigation identified folders on those systems that may have been accessed without authorization. We reviewed the files in those folders, and on June 18, 2024, identified a file that contained your name as well as your <<Variable Text 1>>.

To help prevent something like this from happening again, we have taken steps to further enhance our existing security measures. We are also offering you credit monitoring and identity protection services through Identity Theft Guard Solutions, Inc. (IDX) at no cost to you. These identity protection services include <<Variable Text 2>> of credit and CyberScan™ dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. These services are completely free to you, and enrolling in this program will not hurt your credit score.

For more information on these services, including instructions on how to activate your complimentary membership, please visit <https://app.idx.us/account-creation/protect> or call 1-888-799-0213 and use the Enrollment Code provided below. Please note the deadline to enroll is October 24, 2024. For more information on identity protection and steps you can take in response, please see the additional information provided with this letter.

If you have additional questions, please call 1-888-799-0213, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

HAIRCLUB

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.

For individuals whose health information or health insurance information was involved:

It is always advisable to review any statements you may receive from your health insurer or healthcare providers. If you see charges for services that you did not receive, contact your insurer or provider immediately.

HairClub's headquarters' address is 1499 W Palmetto Park Rd #300, Boca Raton, FL 33486 and its phone number is (561) 361-7600.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

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, <https://www.marylandattorneygeneral.gov/>

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

Rhode Island: This incident involves 70 individuals in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.gov

HAIRCLUB®

Returned mail to IDX at:
P.O. Box 989728
West Sacramento, CA 95798-9728

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

July 24, 2024

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

We are writing to inform you of an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and additional steps you may consider taking.

We completed an investigation into an incident involving unauthorized access to certain systems on our network. A cybersecurity firm was engaged to assist. The investigation identified folders on those systems that may have been accessed without authorization. We reviewed the files in those folders, and on June 18, 2024, identified a file that contained your name as well as your <<Variable Text 1>>.

To help prevent something like this from happening again, we have taken steps to further enhance our existing security measures. It is always advisable to review your financial account statements and credit reports for any unauthorized activity. If you see charges or activity that you did not authorize, please contact the relevant financial institution or credit bureau immediately. For more information on some additional steps you can take, please review the pages that follow this letter.

If you have additional questions, please call 1-888-799-0213, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

HAIRCLUB

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:

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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:

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You will need to supply your name, address, date of birth, Social Security number and other personal information.

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North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

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Baker&Hostetler LLP

1170 Peachtree Street
Suite 2400
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www.bakerlaw.com

Ryan M. Christian, Sr.
direct dial: 404.256.8234
rchristian@bakerlaw.com

September 13, 2024

VIA E-MAIL (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 Sir or Madam:

This is a supplemental notice following the incident notifications by Hair Club for Men, Ltd., Inc. (“Hair Club”) on January 12, 2024, and July 25, 2024. Since then, the analysis of the files potentially involved in the incident continued. The investigation found evidence identifying the folders taken from the file servers, and Hair Club conducted a careful review of the files within these folders. On August 30, 2024, Hair Club identified information in those files concerning an additional 42 Maryland residents. Altogether, the total number of Maryland residents notified is 395.

On September 13, 2024, letters were mailed to the additional 42 Maryland residents via United States Postal Service First-Class mail. A copy of the notification letter is enclosed. Hair Club is offering one year of complimentary identity monitoring and identity theft prevention services through IDX to the individuals whose Social Security number or driver’s license number may have been involved. Hair Club also established a dedicated, toll-free incident response line to answer questions that letter recipients may have. Hair Club’s July 25, 2024 submission referenced that substitute notice would be made. However, upon further analysis, Hair Club determined that substitute notice was no longer required.

To prevent something like this from happening again, Hair Club has taken steps to enhance already existing security measures.

September 13, 2024

Page 2

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

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan M. Christian, Sr.", with a long horizontal flourish extending to the right.

Ryan M. Christian, Sr.
Counsel

Enclosures

HAIRCLUB®

Returned mail to IDX at:
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>

September 13, 2024

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

We are writing to inform you of an incident that may have involved some of your information. This notice explains the incident, measures we have taken, and additional steps you may consider taking.

We completed an investigation into an incident involving unauthorized access to certain systems on our network. A cybersecurity firm was engaged to assist. The investigation identified folders on those systems that may have been accessed without authorization. We reviewed the files in those folders, and on August 30, 2024, identified a file that contained your name as well as your <<Variable Text 1>>.

To help prevent something like this from happening again, we have taken steps to further enhance our existing security measures. We are also offering you credit monitoring and identity protection services through Identity Theft Guard Solutions, Inc. (IDX) at no cost to you. These identity protection services include <<Variable Text 2>> of credit and CyberScan™ dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. These services are completely free to you, and enrolling in this program will not hurt your credit score.

For more information on these services, including instructions on how to activate your complimentary membership, please visit <https://app.idx.us/account-creation/protect> or call 1-888-799-0213 and use the Enrollment Code provided below. Please note the deadline to enroll is October 24, 2024. For more information on identity protection and steps you can take in response, please see the additional information provided with this letter.

If you have additional questions, please call 1-888-799-0213, Monday through Friday, between 9:00 a.m. and 9:00 p.m., Eastern Time.

Sincerely,

HAIRCLUB

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.

For individuals whose health information or health insurance information was involved:

It is always advisable to review any statements you may receive from your health insurer or healthcare providers. If you see charges for services that you did not receive, contact your insurer or provider immediately.

HairClub's headquarters' address is 1499 W Palmetto Park Rd #300, Boca Raton, FL 33486 and its phone number is (561) 361-7600.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

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, <https://www.marylandattorneygeneral.gov/>

New York: You may contact and obtain information from these state agencies: *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>; and *New York State Office of the Attorney General*, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov