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February 27, 2024

VIA EMAIL

Attorney General Anthony G. Brown
Office of the Attorney General
St. Paul Plaza
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Dear Attorney General Brown:

Constangy, Brooks, Smith and Prophete LLP (“Constangy”) represents Kutchins, Robbins & Diamond, Ltd. (“KRD”) in connection with an incident described in greater detail below. The purpose of this letter is to notify you, in accordance with Maryland statute, that this incident may have affected the personal information of 15 Maryland residents. KRD hereby reserves all rights and defenses in connection herewith.

1. Nature of Incident

On May 31, 2023, KRD identified suspicious activity associated with one of KRD’s email accounts. In response, KRD took immediate steps to secure its email environment and promptly launched an investigation. In so doing, KRD engaged independent digital forensics and incident response experts to determine what happened and to identify any information that may have been accessed or acquired without authorization as a result. On February 5, 2024, KRD learned that certain personal information may have been impacted in connection with the incident. Please note that KRD has no evidence of the misuse or attempted misuse of any potentially impacted information.

The potentially impacted information may have included individuals’ names and Social Security Numbers.

2. Number of Maryland residents affected

KRD notified 15 Maryland residents of the incident via first class U.S. mail on February 26, 2024. A sample copy of the notification letter is included with this correspondence.

3. Steps taken relating to the incident

KRD provided notice of the incident to potentially impacted individuals on February 26, 2024. In addition, KRD is offering affected individuals complimentary credit monitoring and identity protection services through IDX, a leader in consumer identity protection. These services include 12 months of complimentary credit monitoring and identity theft protection services, a \$1,000,000

insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help them resolve issues if their identity is affected.

4. Contact information

If you have any questions or need additional information, please do not hesitate to contact me at 917.414.8991 or mefaplatidis@constangy.com.

Very truly yours,

A handwritten signature in brown ink, appearing to read 'MEF', with a stylized flourish extending to the right.

Maria Efaplatidis, Esq. of
Constangy, Brooks, Smith & Prophete, LLP

Encl.: Sample Consumer Notification Letter



ACCOUNTANTS
CONSULTANTS
ADVISORS

Return to IDX
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>

February 26, 2024

Subject: Notice of Data <<Variable Text 1: Breach or Security Incident>>

Dear <<First Name>> <<Last Name>>,

I am writing to inform you of a recent data security incident experienced by Kutchins, Robbins & Diamond, Ltd. ("KRD") that may have affected your personal information. KRD takes the privacy and security of all personal information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

What Happened? On May 31, 2023, KRD identified suspicious activity associated with one of KRD's email accounts. In response, KRD took immediate steps to secure its email environment and promptly launched an investigation. In so doing, KRD engaged independent digital forensics and incident response experts to determine what happened and to identify any information that may have been accessed or acquired without authorization as a result. On February 5, 2024, KRD learned that your personal information may have been impacted in connection with the incident which is the reason for this notification. Please note that KRD has no evidence of the misuse or attempted misuse of any potentially impacted information.

What Information Was Involved? The information potentially impacted in connection with this incident included your name as well as your <<Variable Text 2: Potentially Impacted Data Sets>>.

What Are We Doing? As soon as KRD discovered this incident, KRD took the steps described above. In addition, KRD implemented measures to enhance the security of its email environment in an effort to minimize the risk of a similar incident occurring in the future. KRD also notified the Federal Bureau of Investigation of this incident and will provide whatever cooperation is necessary to hold the perpetrator(s) of the incident accountable.

Although KRD has no evidence of the misuse of any potentially impacted information, KRD is providing you with information about steps that you can take to help protect your personal information and is offering you complimentary identity protection services through IDX – a data breach and recovery services expert. These services include <<12/24>> months of credit and dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services.

The deadline to enroll in these services is May 26, 2024. With this protection, IDX will help to resolve issues if your identity is compromised.

What You Can Do: You can follow the recommendations on the following page to help protect your personal information. KRD also encourages you to enroll in the complementary services being offered to you through IDX by using the enrollment code provided above.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call IDX at 1-888-897-7191 from 8:00 A.M. to 8:00 P.M. Central Time, Monday through Friday (excluding holidays). IDX call center representatives are fully versed on this incident and can answer any questions that you may have.

Please accept my sincere apologies and know that KRD takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

Kutchins, Robbins & Diamond, Ltd.
1051 Perimeter Drive, 9th Floor
Schaumburg, IL 60173

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may 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 1-877-322-8228, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze 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 obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order 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.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

Washington D.C. Attorney General

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

