

March 1, 2024

VIA ELECTRONIC MAIL

Attorney General Anthony G. Brown
Office of the Attorney General
ATTN: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Email: idtheft@oag.state.md.us

Re: Notice of Data Security Incident

Dear Attorney General Brown:

Constangy, Brooks, Smith & Prophete, LLP represents MSB Analytics, Inc. ("MSBA") in connection with a recent data security incident described in greater detail below. The purpose of this letter is to notify you of the incident in accordance with Maryland's data breach notification statute.

Nature of the Security Incident

On December 18, 2023, MSBA experienced a network disruption. In response, MSBA immediately took steps to secure its environment and engaged a leading cybersecurity firm to assist with an investigation and determine whether sensitive or personal information may have been accessed or acquired during the incident. Through the investigation, MSBA identified that certain information may have been accessed or acquired without authorization. MSBA then performed a comprehensive review of all data believed to have been impacted, where it was determined that the personal information of a limited number of employee and vendor information may have been affected. MSBA then worked diligently to obtain missing address information for those affected individuals to effectuate notification, which was completed on February 6, 2024.

The information affected may have included name and Social Security number.

Number of Maryland Residents Involved

On March 1, 2024, MSBA notified twenty-six (26) Maryland residents of this data security incident via U.S. First-Class Mail. A sample copy of the notification letter sent to the impacted individuals is included with this correspondence.

Steps Taken to Address the Incident

In response to the incident, MSBA is providing individuals with information about steps that they can take to help protect their personal information, and, out of an abundance of caution, it is also offering individuals complimentary identity protection services. These include 12 months of credit monitoring and CyberScan dark web monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. Additionally, to help reduce the risk of a similar

future incident, MSBA has implemented additional technical security measures throughout the environment.

Contact Information

MSBA remains dedicated to protecting the information in its control. If you have any questions or need additional information, please do not hesitate to contact me at LNickle@Constangy.com.

Sincerely,

A handwritten signature in cursive script, appearing to read "L. Nickle".

Lindsay B. Nickle
Constangy, Brooks, Smith & Prophete, LLP

Enclosure: Sample Notification Letter



Return to IDX:
4145 SW Watson Avenue
Suite 400
Beaverton, OR 97005

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

March 1, 2024

Re: Notice of Data <<Variable Text 1>>

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

We are writing to inform you of a recent data security incident experienced by MSB Analytics, Inc. (“MSBA”) that may have involved your personal information. At MSBA, we take the privacy and security of all information within our possession very seriously. This is why we are notifying you about the incident, providing you with steps you can take to help protect your personal information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

What Happened? On December 18, 2023, MSBA experienced suspicious activity in its computer network. We immediately initiated an investigation with the assistance of independent forensic experts as well as performed a comprehensive review of the data that may have been affected, which determined that certain personal information belonging to a limited number of employees and vendors may have been accessed or acquired by an unauthorized individual. We then worked diligently to obtain missing addresses for potentially affected individuals to complete notification. This process was completed on February 6, 2024.

What Information Was Involved? The information potentially impacted may have included your name, <<Variable Text 2>>. Please note that we have no evidence to suggest any misuse or attempted misuse of personal information potentially involved in the incident.

What We Are Doing. As soon as we learned of the incident, we took the measures described above, and we implemented additional security features to reduce the risk of a similar incident occurring in the future. We are also providing you with information about steps you can take to help protect your personal information.

Additionally, we are offering you the opportunity to enroll in credit monitoring and identity protection services through IDX at no cost to you. The IDX services, which are free to you upon enrollment, include <<12/24>> months of credit monitoring and CyberScan dark web monitoring, a \$1,000,000 identity fraud loss reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you to resolve issues if your identity is compromised.

What You Can Do. Please review this letter carefully, along with the guidance included with this letter about additional steps you can take to protect your information. In addition, we encourage you to enroll in the credit monitoring and identity theft protection services we are offering through IDX at no cost to you. To receive credit monitoring services, you must

be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

You can enroll in the IDX identity protection services by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time. Please note the deadline to enroll is June 1, 2024.

For More Information. If you have questions, please call IDX at 1-800-939-4170, Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time. IDX representatives are fully versed on this incident and can answer questions you may have regarding the protection of your personal information.

Please accept our sincere apologies and know that we deeply regret any concern or inconvenience that this may cause you.

Sincerely,

Tammy Blish Honeycutt
Co-Founder and CEO

MSB Analytics, Inc.
4950 Corporate Drive NW
Suite 100
Huntsville, AL 35805

Steps You Can Take to Protect Your Personal 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 105788
Atlanta, GA 30348
1-888-378-4329
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-800-831-5614
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
1-877-438-4338

Maryland Attorney General

St. Paul Plaza
200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
ag.ny.gov
1-212-416-8433 / 1-800-771-7755

North Carolina Attorney General

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

Texas Attorney General

300 W. 15th Street
Austin, Texas 78701
texasattorneygeneral.gov/consumer-protection/
800-621-0508

Washington D.C. Attorney General

400 S 6th 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://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

