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March 11, 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:

Four Seasons Service & Sales, Inc. ("Four Seasons") is writing to provide notice to your office of a security incident involving Maryland residents.

On February 15, 2024, Four Seasons discovered and removed unauthorized code that had been installed on their website, fstanning.com. Upon discovering the activity, Four Seasons launched an investigation. The investigation determined that the unauthorized code was designed to capture information entered during the checkout process and send that information outside of their system. The code was present between January 17, 2024 and February 15, 2024. During the customer checkout process, this unauthorized code could have potentially copied information including: name, address, payment card number, card expiration date, and card verification code for the payment card used of four Maryland residents.

Today, March 11, 2024, Four Seasons is mailing notification letters via First Class mail to the involved Maryland residents in accordance with Md. Code Ann., Com. Law § 14-3504. A sample copy of the notification letter is enclosed. Four Seasons has a toll-free call center that individuals can call to obtain more information regarding the incident.

In an effort to prevent something like this from happening again, in addition to removing the unauthorized code, Four Seasons has implemented additional security enhancements to its website.

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

Sincerely,

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Dallas Denver Houston
Los Angeles New York Orlando Philadelphia San Francisco Seattle Washington, DC Wilmington

March 11, 2024
Page 2

Patrick H. Haggerty

A handwritten signature in blue ink, appearing to read "Patrick Haggerty", written in a cursive style.

Partner

Attachment



for every season | **FOUR SEASONS**

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

Four Seasons values your business and understands the importance of protecting your personal information. We are writing to inform you that we recently identified and addressed a security incident that may have involved your information. This letter explains the incident, measures we have taken, and steps you can take in response.

On February 15, 2024, we discovered and removed an unauthorized code that had been installed on our website, fstanning.com. Our investigation determined that the unauthorized code was designed to capture information entered during the checkout process and send that information outside of our system. The code was present between January 17, 2024 and February 15, 2024. During the customer checkout process, this unauthorized code could have potentially copied information including: name, address, payment card number, card expiration date, and card verification code for the payment card used. We are notifying you because you placed an order on our website using the payment card(s) ending in <<b2b_text_1 (Last 4 of Card Number)>> during the relevant time period.

It is always advisable to closely review your payment card statements for any unauthorized charges. You should immediately report any such charges to the card issuer as payment card rules generally provide that cardholders are not responsible for unauthorized charges reported in a timely manner. The phone number to call is usually on the back of your payment card. Information on additional steps you can take can be found on the following pages.

We regret that this occurred and apologize for any inconvenience. Please know that in addition to removing the unauthorized code, we have implemented additional security enhancements to our website to help prevent this type of incident from happening again. If you have additional questions, please call (866) 495-3761, Monday through Friday, between 8:00 a.m. and 5:30 p.m., Central Time, excluding major U. S. holidays.

Sincerely,

Valerie Taylor | CFO & COO

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's because most creditors need to see your credit report before they approve a new account. If they can't 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:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 2000, Chester, PA 19016, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll 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.

Four Seasons Sales and Services' address is 2505 E. Wood St., Paris, TN 38242 and telephone number is 800.325.2769.

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.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 1 individual 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

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."