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March 20, 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, O'Toole Scrivo, LLC, to notify you of a cybersecurity incident involving two Maryland residents.

O'Toole Scrivo, LLC completed its investigation of an incident that involved unauthorized access to certain systems in its network. Upon identifying the incident, O'Toole Scrivo secured the systems involved and notified law enforcement. A cybersecurity firm was engaged to assist with the investigation of the incident. The investigation found that between September 14, 2023 and September 14, 2023, an unauthorized actor viewed and obtained files stored on certain servers in O'Toole Scrivo's network. A careful review of the files on those servers was conducted, and on February 24, 2024, O'Toole Scrivo determined that one or more of the files contained the names and driver's license numbers of two Maryland residents.

On March 20, 2024, O'Toole Scrivo will mail notification letters to the Maryland residents via United States Postal Service First-Class mail. A copy of the notification letter is enclosed. O'Toole Scrivo is offering one year of complimentary identity monitoring and identity theft prevention services through Kroll to all individuals whose Social Security and/or driver's license numbers may have been involved. O'Toole Scrivo also established a dedicated, toll-free incident response line to answer questions that letter recipients may have.

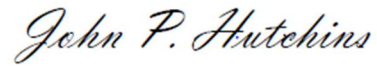
March 20, 2024

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To prevent something like this from happening again, O'Toole Scrivo, LLC has implemented additional technical safeguards to better protect their email system.

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

Sincerely,

A handwritten signature in cursive script that reads "John P. Hutchins".

John P. Hutchins
Partner

Enclosure

<<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>>:

O'Toole Scrivo, LLC is writing to inform you that we identified and addressed a data security incident involving your information. This letter explains the incident, the measures we have taken, and steps you may consider taking in response.

We completed an investigation of a data security incident involving unauthorized access to our computer systems. Upon identifying the incident, we took steps to secure the systems involved, commenced an investigation, and notified law enforcement. Through our investigation, we determined that an unauthorized actor accessed and acquired certain files from computer systems on our network between September 14, 2023 and September 15, 2023. We reviewed the files that were involved in this incident, and on February 24, 2024, we identified one or more file(s) that contained your name in combination with your <<b2b_text_1 (Data Elements)>>.

We encourage you to remain vigilant for incidents of fraud or identity theft by reviewing your financial account statements and credit report for unauthorized activity. You should immediately report any suspicious activity to your financial institution or the credit bureau reporting the activity. To help protect your identity, we are offering you one year of free identity monitoring services through Kroll. The services include Credit Monitoring, Fraud Consultation and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (activation date)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information on Kroll's services, as well as information on how to help protect your identity and additional steps you can take in response to this incident, please see the pages that follow this letter.

To help prevent a similar incident from occurring in the future, we have implemented additional technical safeguards to better protect our network. If you have any questions, please call <<phone number>> from 9:00 a.m. to 6:30 p.m., Eastern Time, Monday through Friday (excluding major US holidays).

Sincerely,



Thomas Scrivo
O'Toole Scrivo, LLC



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Triple Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data at any of the three national credit bureaus—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit 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.

ADDITIONAL STEPS YOU CAN TAKE

We remind you that 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, 1-888-378-4329
- *Experian*, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742
- *TransUnion*, PO Box 1000, 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:

- *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 160, Woodlyn, PA 19094, www.transunion.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.

O'Toole Scrivo, LLC can be reached by mail at 14 Village Park Road, Cedar Grove, NJ 07009 and by telephone at (973) 239-5700.

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, <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>