



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Vincent F. Regan
Office: (267) 930-4842
Fax: (267) 930-4771
Email: vregan@mullen.law

309 Fellowship Road, Suite 200
Mt. Laurel, NJ 08054

March 21, 2024

VIA E-MAIL:

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent The Pifer Group located at 1506 29th Ave. S., Moorhead, MN 56560-5128, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) Maryland resident. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, The Pifer Group does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On August 9, 2023, The Pifer Group became aware of suspicious activity in its computer network. The Pifer Group immediately took steps to secure its network and minimize any disruption to its operations. The Pifer Group launched an investigation into the nature and scope of the incident with the assistance of third-party cybersecurity specialists. The investigation determined that an unknown actor gained access to certain parts of The Pifer Group's network between August 4, 2023 and August 9, 2023. Following this determination, The Pifer Group began an in-depth process with the assistance of third party specialists to identify the information that may have been contained in the impacted environment, identify the individuals whose information may have been impacted, and reviewed internal records to identify address information for potentially impacted individuals. Therefore, out of an abundance of caution, The Pifer Group provided notice to all individuals whose information may be impacted by this event.

The information that could have been subject to unauthorized access includes name, Social Security number and financial account information.

Notice to Maryland Resident

On or about March 21, 2024, The Pifer Group provided written notice of this incident to one (1) Maryland resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, The Pifer Group moved quickly to investigate and respond to the incident, assess the security of The Pifer Group systems, and identify potentially affected individuals. Further, The Pifer Group notified federal law enforcement regarding the event. The Pifer Group is also working to implement additional safeguards and training to its employees.

Additionally, The Pifer Group is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. The Pifer Group is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

The Pifer Group is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,



Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR:ncl
Enclosure

EXHIBIT A

Secure Processing Center
25 Route 111, PO Box 1048
Smithtown, NY 11787

>>Mailing ID>>

<<Name 1>>

<<Name 2>>

<<Address 1>>

<<Address 2>>

<<City>>, <<State>> <<Zip>>

<<Date>>

RE: NOTICE OF <<VARIABLE DATA 1>>

Dear <<Name 1>>:

The Pifer Group is writing to make you aware of an incident that may affect some of your personal information. Safeguarding information is among The Pifer Group's highest priorities, and this letter provides details of the incident, our response to it, and resources available to you to help protect your personal information from possible misuse, should you feel it is appropriate to do so.

What Happened? On August 9, 2023, The Pifer Group became aware of suspicious activity in our computer network. We immediately took steps to secure our network and minimize any disruption to our operations. We launched an investigation into the nature and scope of the incident with the assistance of third-party cybersecurity specialists. The investigation determined that an unknown actor gained access to certain parts of our network between August 4, 2023 and August 9, 2023.

Following this determination, we began an in-depth process to identify the information that may have been contained in the impacted environment, identify the individuals whose information may have been impacted, and reviewed our internal records to identify address information for potentially impacted individuals. This process was completed on January 29, 2024. We are notifying you out of an abundance of caution because the investigation determined that certain information relating to you may have been accessed or acquired by an unknown unauthorized person.

What Information Was Involved? Our investigation determined the following types of personal information may have been affected: your name and <<Breached Elements>>. The Pifer Group is not aware of any attempted or actual misuse of your information.

What We Are Doing. Information security is among The Pifer Group's highest priorities, and we have strict security measures in place to protect information in our care. Upon becoming aware of this incident, we immediately took steps to confirm the security of our systems, including the deployment of an advanced threat protection and monitoring tool. We are reviewing existing security policies and implemented additional cybersecurity measures to further protect against similar incidents moving forward. We reported this incident to federal law enforcement. We are notifying potentially impacted individuals, including you, so that you may take steps to best protect your information, should you feel it is appropriate to do so. We are also reporting to regulatory authorities, as required.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the information contained in the enclosed "*Steps You Can Take to Help Protect Your Information.*"

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call 877-643-2062, Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time. You may also write to us at 1506 29th Ave. S., Moorhead, MN 56560-5128. We take this incident very seriously and sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

The Pifer Group

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<RI #>> Rhode Island residents impacted by this incident.