

CIPRIANI & WERNER

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April 4, 2024

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Data Incident Notification

To Whom It May Concern:

We serve as counsel for American Farmland Trust ("AFT"), located at 1150 Connecticut Ave. NW, Ste. 600, Washington, DC 20036, and write to inform you of a data security incident. By providing this notice, AFT does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On or around August 1, 2023, AFT discovered suspicious activity related to an employee email account. Upon discovery, AFT immediately took steps to secure its email environment, and began working with its I.T. team and third-party forensic specialists to investigate the full nature and scope of the incident. AFT also reported this incident to federal law enforcement. On August 11, 2023, the investigation confirmed that one employee email account was subject to unauthorized access. AFT, with the assistance of third-party specialists, then began a thorough review of the contents of the email account to identify what type of information may have been contained therein, and to whom that information belonged. AFT then began a time consuming, manual review of its internal records to locate address information for those potentially affected.

On March 5, 2024, the comprehensive review process was complete. At this time, AFT determined that information related to 51 Maryland residents was present in the affected email account and may have been subject to unauthorized access. The information believed to be at risk includes a first and last name, in combination with a Social Security number, driver's license number, passport number, and/or credit card information.

On April 2, 2024, AFT sent written notice of this incident to the potentially impacted Maryland residents pursuant to Maryland state law. The notice letter included an offer of complimentary credit monitoring and identity protection services for twelve (12) months. The notice letter sent to individuals is substantially similar to the letter attached hereto as Exhibit "A."

Very truly yours,



Meghan Farally, Esq.
CIPRIANI & WERNER, P.C.

Exhibit A

<Return Name>
c/o Cyberscout
<Return Address>
<City> <State> <Zip>



<First_Name> <Middle_Name> <Last_Name> <Suffix>
<Address1>
<Address2>
<City><State><Zip>

April xx, 2024

<<custom field 1>>

Dear <<First_Name>> <<Middle_Name>> <<Last_Name>> <<Suffix>>:

We are writing to inform you of a data security incident experienced by American Farmland Trust (“AFT”) that may have involved your information as described below. We take the privacy and security of all information very seriously, and while we have no evidence to suggest that any information was subject to actual or attempted misuse as a result of this incident, we are notifying potentially impacted individuals out of an abundance of caution. This letter includes information about the incident, our response, and steps you can take to help protect your information.

What Happened: On August 1, 2023, we discovered suspicious activity related to an employee email account. Upon discovery, we took swift action to secure our email system and network. We also launched an internal investigation and engaged leading, independent cybersecurity specialists to determine the full nature and scope of the incident. Additionally, we reported this incident to federal law enforcement. Based on the investigation, we confirmed that one employee email account was subject to unauthorized access. Upon discovery, together with third-party specialists, we began a thorough review of the contents of the email account to determine the type of information contained within the account and to whom that information related. We then began a time-consuming review of our internal records to locate address information for those potentially affected. This process was completed on March 5, 2024. We are now notifying individuals whose information was potentially impacted by the incident.

What Information Was Involved: The information contained within the affected email account and, therefore, believed to be potentially at risk includes your first and last name, in combination with your <<exposed data elements>>.

What We Are Doing: We have taken steps necessary to address the incident and are committed to fully protecting all of the information that you have entrusted to us. Upon learning of this incident, we took the steps described above, including performing password resets. We have also implemented additional technical safeguards to further enhance the security of information in our possession and prevent similar incidents from happening in the future. Out of an abundance of caution, we have arranged for you to activate, at no cost to you, single bureau credit monitoring services for <<service length>> months provided

by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services. Due to privacy laws, we cannot activate these services for you directly. Additional information regarding how to activate the complimentary credit monitoring service is enclosed. We have also provided additional information about steps you can take to help protect yourself against fraud and identity theft.

What You Can Do: We recommend that you remain vigilant against incidents of fraud and identity theft by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact your financial institution or company. Additionally, you can enroll to receive the complimentary credit monitoring service we are making available to you. You can also review the enclosed “Steps You Can Take to Help Protect Your Information” for additional resources.

For More Information: Representatives are available for 90 days from the date of this letter, to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-800-405-6108 and supply the fraud specialist with your unique code listed in the “Steps You Can Take to Help Protect Your Information” section of this letter.

The security of information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support.

Sincerely,

A handwritten signature in cursive script that reads "Ashley Bovino".

Ashley Bovino
Chief Financial Officer and Vice President of Finance & Administration

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring services at no charge. These services provide you with alerts for <<service length>> months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/aft> and follow the instructions provided. When prompted please provide the following unique code to receive services: <unique code>.

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

ADDITIONAL ACTIONS TO HELP PROTECT YOUR INFORMATION

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your 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 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 credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); 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 fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

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, your state Attorney General, and the FTC. 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, D.C. 20001, 202-442-9828, and <https://oag.dc.gov/consumer-protection>. American Farmland Trust may be contacted at 1150 Connecticut Ave. NW, Ste. 600, Washington, DC 20036.

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 <https://www.marylandattorneygeneral.gov/>. American Farmland Trust may be contacted at 1150 Connecticut Ave. NW, Ste. 600, Washington, DC 20036.

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 [#] Rhode Island residents impacted by this incident.