



Baker&Hostetler LLP

45 Rockefeller Plaza
New York, NY 10111

T 212.589.4200
F 212.589.4201
www.bakerlaw.com

Eric B. Gyasi
direct dial: 212.271.1514
egyasi@bakerlaw.com

May 17, 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, Cades Schutte LLP (“Cades Schutte”), to notify your office of a security incident.

On October 24, 2023, Cades Schutte LLP (“Cades Schutte”) detected an incident that impacted the availability and functionality of their computer network. Upon learning of the incident, Cades Schutte took measures to secure the network, began an investigation, and reported the incident to law enforcement. Through the investigation, it was determined that, on September 29, 2023, an unauthorized actor accessed and acquired certain files contained on the network. A review of the files identified documents that contained the name and financial account information of one Maryland resident.

On May 17, 2024, Cades Schutte mailed a notification letter to the Maryland resident via U.S. mail in accordance with Md. Code Ann., Com. Law § 14-3504. A copy of the notification letter is enclosed.

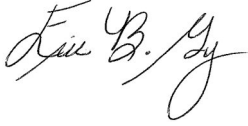
To help prevent this type of incident from happening again, Cades Schutte implemented additional security measures to enhance the security of the network.

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

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Sincerely,

A handwritten signature in black ink, appearing to read "Eric B. Gyasi". The signature is fluid and cursive, with the first name "Eric" and last name "Gyasi" clearly distinguishable.

Eric B. Gyasi
Counsel

Enclosure

Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

<<MailID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<City>>, <<State>> <<Zip>>
<<Country>>

<<Date>>

Dear <<Name>>:

Cades Schutte LLP recognizes the importance of protecting the personal information we maintain. We are writing to inform you of a cybersecurity incident that may have involved some of your information. This letter explains the incident, measures we have taken, and some additional steps you may consider taking in response.

What Happened: On October 24, 2023, we detected an incident that impacted the availability and functionality of our computer network. Upon learning of the incident, we took measures to secure our network, began an investigation, and reported the incident to law enforcement. Through our investigation, we determined that, on September 29, 2023, an unauthorized actor accessed and acquired certain files contained on our network.

What Information Was Involved: Our review of the files identified documents that contained your <<data elements>>.

What We are Doing: To help prevent something like this from recurring, we have implemented additional security measures to enhance the security of our network.

What You Can Do: For more information, please see the pages that follow this letter.

For More Information: We take the privacy and confidentiality of information in our care very seriously, and we regret any inconvenience this may cause you. If you have any questions about this incident, please call our dedicated assistance line at 888-326-7120, Monday through Friday, 9:00AM to 9:00PM, Eastern Time, excluding major U.S. holidays.

Sincerely,

Cades Schutte, LLP

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.ftc.gov/idtheft

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.

Cades Schutte's mailing address is 1000 Bishop Street, Suite 1200, Honolulu, Hawaii and its phone number is 808-521-9200.

Additional information for residents of the following states:

Connecticut Residents: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

Maryland Residents: 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 Residents: 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>