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426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

May 23, 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 CVB, Inc. dba Malouf Companies ("Malouf") located at 1525 W. 2960 S, Logan, UT 84321, and are writing to notify your office of an incident that may affect the security of certain personal information relating to Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Malouf 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 February 7, 2024, Malouf discovered suspicious activity in its computer network and determined that certain systems were encrypted and inaccessible. Malouf promptly commenced an investigation, with the assistance of third-party specialists, to determine the nature and scope of the unauthorized activity. Malouf also worked to securely restore impacted system operations. The investigation found that an unauthorized actor accessed or acquired certain data between stored in the Malouf environment September 18, 2023, and February 8, 2024. Malouf then reviewed the involved information to determine what information was contained in the involved data. Malouf completed its review on May 1, 2024.

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

Notice to Maryland Resident

On May 23, 2024, Malouf 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, Malouf moved quickly to investigate and respond to the incident, assess the security of Malouf systems, and identify potentially affected individuals. Malouf notified federal law enforcement regarding the incident. Malouf has implemented additional safeguards and is providing additional training to its employees. Malouf is providing access to credit monitoring services for one (1) year through Experian to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Malouf 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 law enforcement. Malouf 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.

Malouf 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) 930-4786.

Very truly yours,

Ryan Loughlin

Ryan C. Loughlin of
MULLEN COUGHLIN LLC

RCL/bo1
Enclosure

EXHIBIT A

Malouf

Return Mail Processing
PO Box 999
Suwanee, GA 30024

1 1 1 *******************AUTO**MIXED AADC 300
SAMPLE A. SAMPLE - L01
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789

May 23, 2024

NOTICE OF [Extra1]

Dear Sample A. Sample:

CVB, Inc. dba Malouf Companies ("Malouf") writes to notify you of a recent incident that may involve some of your personal information. Although we have no evidence of misuse of your information, we write to provide you with information about the incident, our response, and steps you can take to help protect against the possible misuse of your information, should you feel it is appropriate to do so.

What Happened. On February 7, 2024, Malouf discovered suspicious activity in its computer network, and determined that certain systems were encrypted and inaccessible. Malouf promptly commenced an investigation with the assistance of third-party specialists to determine the nature and scope of the unauthorized activity. Malouf also worked to securely restore impacted system operations. The investigation found that an unauthorized actor accessed or acquired certain data between September 18, 2023, and February 8, 2024, stored in the Malouf environment. Given that certain information was accessed or copied by an unauthorized actor, Malouf then reviewed the involved information to determine what information it contained and to whom it related. This review was recently completed and on May 1, 2024, we confirmed that your personal information was accessible in the data.

What Information Was Involved. The investigation confirmed that your [Extra2] and name were found in the data at issue.

What We Are Doing. Malouf takes this incident and the security of the information in our care very seriously. Upon discovering the incident, we worked to ensure the security of our environment and worked with third-party cybersecurity specialists to investigate the unauthorized activity to determine what occurred. We have also implemented additional technical safeguards to help prevent similar incidents in the future.

As an added precaution, we are also offering you [Extra3] months of complimentary access to identity monitoring services through Experian. If you wish to receive these services, you must enroll by following the below activation instructions, as we are not able to activate these services on your behalf.

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 over the next 12 to 24 months. Please also review the information contained in the enclosed *Steps You Can Take to Help Protect Your Information*. There you will also find more information on the complimentary identity monitoring services we are making available to you.

For More Information. We understand that you may have questions that are not addressed in this letter. If you have additional questions or concerns, please contact our dedicated assistance line at 833-918-5058, Monday through Friday from 8 am - 8 pm CST (excluding major U.S. holidays). You can also write to Malouf at 1525 W. 2960 S, Logan, UT 84321.

Sincerely,

Malouf Companies

Steps You Can Take To Help Protect Your Information

Enroll in Monitoring Services

To help protect your identity, we are offering a complimentary [Extra3]-month membership of Experian's IdentityWorks℠. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by**: **August 30, 2024** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your **activation code**: **ABCDEFGHI**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-5058 by **August 30, 2024**. Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the identity restoration services by Experian.

Additional details regarding your [Extra3]-month Experian IdentityWorks Membership

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™**: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.

  Up to $1 Million Identity Theft Insurance: Provides coverage for certain costs and unauthorized electronic fund transfers.

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 a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any 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 a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report.

[1]Offline members will be eligible to call for additional reports quarterly after enrolling.
[2]The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

To request a credit freeze, individuals may need to provide some or all of 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 they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, 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

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant 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, D.C. 20001; (202) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their 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 consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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, individuals have the right to obtain any police report filed in regard to this event. There are approximately 0 Rhode Island residents that may be impacted by this event.