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May 29, 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 Fross Zelnick Lehrman & Zissu, P.C. ("FZLZ") located at 151 West 42nd Street 17th floor, New York, New York 10036, and are writing to notify your office of an event that may affect the security of certain information relating to certain Maryland residents. This notice may be supplemented if any new significant facts are learned after its submission. By providing this notice, FZLZ 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 or about May 13, 2023, FZLZ became aware of suspicious activity on its network. Upon becoming aware of the activity, FZLZ immediately launched an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. FZLZ's investigation determined that between May 11, 2023 and May 13, 2023, an unauthorized actor gained access to and copied certain files on FZLZ's network. FZLZ then conducted a comprehensive review of the impacted files, with the assistance of a third-party specialist, to determine what information was affected and to whom the information related. FZLZ recently completed this review after a methodical review of the impacted files to determine the proper mailing addresses for the impacted population.

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

Notice to Maryland Residents

On or about May 29, 2024, FZLZ provided written notice of this event to approximately nineteen (19) Maryland residents. 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 becoming aware of the event, FZLZ moved quickly to investigate, respond, assess the security of its systems, and identify potentially affected individuals. Further, FZLZ notified federal law enforcement regarding the event. As part of FZLZ's commitment to the privacy of information in its care, since the event, FZLZ has implemented and continues to implement technical security measures to strengthen the security of FZLZ's systems, and FZLZ continually reviews and enhances its data privacy policies and procedures. FZLZ is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose information was potentially affected by this event, at no cost to these individuals.

FZLZ is providing impacted individuals with guidance on how to better protect against identity theft and fraud. FZLZ is providing individuals with information on how to place a fraud alert and credit 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.

FZLZ is providing written notice of this event to state regulators, as necessary and to the three credit reporting agencies.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1529.

Very truly yours,

James Monagle of
MULLEN COUGHLIN LLC

JZM/jzs
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

7 1 1597 *****SNGLP

SAMPLE A. SAMPLE - L01



APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



May 29, 2024

[Extra1]

Dear Sample A. Sample:

Fross Zelnick Lehrman & Zissu, P.C. ("FZLZ") is writing to inform you of a recent event that may involve some of your information. While we are unaware of any identity theft or fraud related to this event, we are providing you with details about the event, our response to it, and steps you may take to protect your information, should you feel it necessary to do so.

What Happened? On or about May 13, 2023, FZLZ became aware of suspicious activity on its network. Upon becoming aware of the activity, FZLZ immediately launched an investigation into the nature and scope of the event with the assistance of third-party forensic specialists. Our investigation determined that between May 11, 2023 and May 13, 2023, an unauthorized actor gained access to and copied certain files on FZLZ's network.

We then conducted a comprehensive review of the impacted files, with the assistance of a third-party specialist, to determine what information was affected and to whom the information related. We recently completed this review.

What Information Was Involved? Our investigation determined that the following types of information related to you were present in the impacted files at the time of the event: name and [Extra2].

What We Are Doing. We take this event and the security of personal information in our care very seriously. Upon learning of the activity, FZLZ immediately took steps to ensure the security of our systems, investigate the event, and report the event to federal law enforcement. Additionally, we are notifying state regulators as required. As part of our commitment to the privacy of information in our care, since the event we have implemented and continue to implement additional technical security measures to strengthen the security of our systems, and we continue to review and enhance our data privacy policies and procedures on an ongoing basis.

Although we are unaware of fraudulent misuse of your information, we are offering you access to [Extra3] months of credit monitoring and identity theft protection services through Experian at no cost to you. If you wish to activate these services, you may follow the instructions included in the attached *Steps You Can Take to Help Protect Personal Information*. We encourage you to enroll in these services as we are unable to act on your behalf to do so.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, monitoring your free credit reports for suspicious activity, and reporting suspected identity theft. Please review the enclosed *Steps You Can Take to Help Protect Personal Information*, which contains information on what you can do to better safeguard against possible misuse of your information.

For More Information. We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions or concerns, please call our dedicated assistance line at 833-918-4010. This toll-free line is available Monday through Friday from 9am to 9pm Eastern Time (excluding major U.S. holidays). You may also write to FZLZ at Attn: General Counsel, 151 West 42nd Street, 17th Floor, New York, NY 10036.

Sincerely,

Fross Zelnick Lehrman & Zissu, P.C.

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Extra3] months.

If you believe there was fraudulent use of your information because of this event and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the event (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for [Extra3] months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary [Extra3]-month membership. This product provides you with superior identity detection and resolution of identity theft. To 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 that arose because of this event, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-4010 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.¹
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- Experian IdentityWorks ExtendCARETM: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- \$1 Million Identity Theft Insurance²: 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.

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.

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. 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 their 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; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 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 3 Rhode Island residents that may be impacted by this event.