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July 9, 2024

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VIA EMAIL ONLY

Attorney General Anthony Brown
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Idtheft@oag.state.md.us

Re: Notification of Data Security Incident

Dear Madam/Sir:

We represent Satty, Levine & Ciacco CPA's P.C. ("Satty"), located at 534 Broadhollow Rd., Suite 300, Melville, NY 11747, in connection with an incident that involved the personal information of certain Maryland residents. Satty is reporting the incident pursuant to Md. Code. Ann., Com. Law § 14-3504(h).

This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to this submission. While Satty is notifying you of this incident, Satty does not waive any rights or defenses relating to the incident, this notice, or the applicability of Maryland law on personal jurisdiction.

NATURE OF THE INCIDENT

On February 27, 2024, Satty learned that an unauthorized party accessed to a Satty ShareFile account. In response, Satty promptly secured its account and began an internal investigation. Satty also engaged a forensic security firm to investigate and confirm the security of their ShareFile account and computer systems. Through that investigation, Satty determined that the unauthorized party downloaded certain files stored in the ShareFile account.

Based on the findings of the forensic investigation, Satty undertook a comprehensive review of the files that were downloaded by the unauthorized party. On April 14, 2024, through this review, Satty determined that the files contained personal information about individuals, including five (5) Maryland residents. The personal information involved in this incident consists of an individual's name, Social Security number, driver's license number, financial account number, income and tax return information, and bank account information.



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NOTICE TO MARYLAND RESIDENTS

Satty is notifying Maryland residents whose personal information was involved in the incident via letters mailed USPS First-Class Mail beginning today, July 9, 2024. The notification letter includes information on ways the notified individuals can protect themselves against potential fraud and identity theft, as well as a telephone number they can call if they have any questions regarding the incident. The letter also includes an offer for complimentary credit monitoring and identity theft protection services for all individuals. Enclosed is a template copy of the notice letter.

STEPS TAKEN RELATING TO THE INCIDENT

In response to this incident, Satty has already taken or plans to take a number of steps, including reviewing its technical security policies and procedures, resetting user account passwords, and providing updated training to its employees regarding cyber security best practices.

CONTACT INFORMATION

Please do not hesitate to contact me if you have any questions or if I can provide you with any further information concerning this matter.

Sincerely,

Bruce Radke

Enclosure



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

RE: Notice of Data Breach

Dear <<first_name>> <<last_name>>:

Satty, Levine & Ciacco CPA's P.C. ("Satty" or "we") values and respects the privacy of your personal information, which is why we are notifying you of a recent incident that may have involved some of your personal information. Below you will find information about what happened, steps we are taking, and resources and additional guidance to help you protect yourself if you feel appropriate.

What Happened? On February 27, 2024, Satty learned that an unauthorized party accessed a Satty ShareFile account. In response, we promptly secured our account and began an internal investigation. We also engaged a forensic security firm to investigate and confirm the security of our ShareFile account and our computer systems. Through that investigation, we determined that the unauthorized party downloaded certain files stored in our ShareFile account.

What Information Was Involved? Based on the findings of the investigation, we undertook a comprehensive review of the files that were downloaded by the unauthorized party. On April 14, 2024, we determined that these items included tax preparation materials related to you, including materials that contain your name, contact information, Social Security number, driver's license number, financial account number, income and other tax return information, and possibly bank account information.

What We Are Doing. We take the privacy and security of our clients' personal information very seriously. We have taken additional steps to reduce the risk of this type of incident occurring in the future by enhancing our technical security measures and procedures and providing additional security awareness training to our employees.

We are also offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not negatively affect your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided with this letter. Please note that the deadline to enroll is <<b2b_text_6 (activation deadline)>>.**

What You Can Do. We encourage you to take advantage of the complimentary credit monitoring through Experian IdentityWorksSM Credit 3B. Information is included in a separate document enclosed with this letter. We also encourage you to carefully monitor the transactions in your financial accounts and on your credit report. You can find more information on steps to protect yourself against identity theft or fraud in the enclosed *Additional Important Information* sheet.

While we are not aware of any misuse of your information, out of an abundance of caution, we also encourage you to review the information provided by the Internal Revenue Service ("IRS") regarding proactive measures you can take to prevent unauthorized parties from filing a tax return using your information, including applying for an Identity Protection Pin ("IP PIN"). Further information regarding applying for an IP PIN can be found here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

In addition, if you believe you have been the victim of a fraudulently filed tax return, we encourage you to contact the Internal Revenue Service (“IRS”) regarding enrollment in their Taxpayer Protection Program. By enrolling in the Taxpayer Protection Program, the IRS will monitor your tax file to identify and prevent the processing of potentially fraudulent tax returns filed in your name. Further information regarding the Taxpayer Protection Program can be found here: <https://www.irs.gov/individuals/how-irs-id-theft-victim-assistance-works>.

For More Information. We value the trust you place in us to protect your privacy and take our responsibility to safeguard your personal information seriously. We sincerely regret and apologize for any inconvenience this incident might cause. Should you have any questions or concerns about this incident, please call <<TFN>> from 8:00 a.m. – 5:30 p.m., Central Time, Monday through Friday, excluding major U.S. holidays.

Sincerely,

Satty, Levine & Ciacco CPA’s P.C.

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: <<b2b_text_6 (activation deadline)>> (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks** website to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **Activation Code**: <<b2b_text_1 (Activation Code)>>

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 877-288-8057. Be prepared to provide engagement number <<b2b_text_2 (Engagement #)>> as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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, Equifax and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** 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.

Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC").

You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

TransUnion
1-800-888-4213
www.transunion.com
P.O. Box 1000
Chester, PA 19016

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742
<https://www.experian.com/freeze/center.html>
P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-888-909-8872
<https://www.transunion.com/credit-freeze>
P.O. Box 160
Woodlyn, PA 19094

This notification was not delayed by law enforcement.

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.

New Mexico Residents: Individuals have rights under the Fair Credit Reporting Act. We encourage you to review your rights under the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/documents/bcfrp_consumer-rights-summary_2018-09.pdf, or by requesting information in writing from the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

New York State Residents: New York residents can obtain information about preventing identity theft from the New York Attorney General's Office at: Office of the Attorney General for the State of New York, Bureau of Consumer Frauds & Protection, The Capitol, Albany, New York 12224-0341; <https://ag.ny.gov/consumer-frauds/identity-theft>; (800) 771-7755.

North Carolina Residents: North Carolina residents can obtain information about preventing identity theft from the North Carolina Attorney General's Office at: North Carolina Attorney General's Office, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov.

Oregon Residents: Oregon residents are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission and the Oregon Attorney General. Oregon residents can contact the Oregon Attorney General at 1162 Court St. NE, Salem, OR 97301-4096; 503-378-4400; <https://www.doj.state.or.us/>.

Rhode Island Residents: We believe that this incident affected 14 Rhode Island residents. Rhode Island residents can contact the Office of the Attorney general at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, (401) 274-4400, www.riag.ri.gov. You have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

Vermont Residents: If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802-656-3183 (800-649-2424 toll free in Vermont only).