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August 16, 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 Sir or Madam:

We are writing on behalf of our client, Maple City Savings Bank, FSB (“MCSB”), to notify your office of a cybersecurity incident that involved two Maryland residents’ information. MCSB is headquartered in Hornell, New York.

MCSB recently completed an investigation involving suspicious activity associated with certain employee email accounts. Upon identifying that activity, MCSB immediately took steps to secure the accounts and began an investigation. The investigation determined that an unauthorized person accessed the accounts between April 12, 2024, and April 23, 2024. Although the likely purpose of the unauthorized access to the email accounts was to divert funds from MCSB, the investigation could not rule out the possibility that certain emails and attachments in the accounts may have been accessed or acquired. Therefore, MCSB reviewed the contents of the email accounts. On August 7, 2024, MCSB completed the analysis of the data involved and determined that one or more of the emails and/or attachments contained the name and one or more of the following for two Maryland residents: Social Security number, and/or financial account number.

On August 16, 2024, MCSB mailed notifications to the Maryland residents via U.S. First-Class mail in accordance with Md. Code Ann., Com. Law § 14-3504.¹ A copy of the notification is enclosed. MCSB is offering complimentary credit monitoring, fraud consultation, and identity

¹ This report does not waive Maple City Savings Bank, FSB’s objection that Maryland lacks regulatory authority over it related to any claims that may arise from this incident.

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theft restoration services through IDX to each Maryland resident whose Social Security number may have been involved in the incident.

To reduce the risk of a similar incident from occurring in the future, MCSB has and will continue to take steps to enhance the security of its email environment.

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

Sincerely,

A handwritten signature in purple ink, appearing to read "Patrick Haggerty", is positioned above the printed name.

Patrick H. Haggerty
Partner

Enclosure



Return mail to IDX
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

August 16, 2024

Dear <<First Name>> <<Last Name>>,

Maple City Savings Bank, FSB is writing to make you aware of a data security incident that may have involved some of your information. This letter explains the incident, measures we have taken, and some steps you may consider taking.

We completed an investigation of suspicious activity associated with certain employee email accounts. Upon identifying that activity, we immediately took steps to secure the accounts and began an investigation. The investigation determined that an unauthorized person accessed the email accounts between April 12, 2024, and April 23, 2024. Although the likely purpose of the unauthorized access to the email accounts was to divert funds from us, the investigation could not determine whether any emails and attachments in the accounts may have been accessed or acquired during this incident. We, therefore, reviewed the contents of the email accounts. On August 7, 2024, we completed our analysis of the data involved and determined that one or more emails or attachments contained your <<Data Elements>>.

We are offering you one year of complimentary identity monitoring services through IDX. The IDX identity protection services include: one year of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. We encourage you to contact IDX with any questions and to enroll in the free identity protection services we are offering you by calling 1-888-881-1402 or going to <https://app.idx.us/account-creation/protect> or scanning the QR image and using the Enrollment Code provided above. Please note the deadline to enroll is November 16, 2024. For more information on identity theft prevention, please see the pages following this letter.

We apologize for any concern or inconvenience this incident may cause. We have and will continue to take steps to enhance the security of our email environment. If you have any questions about this incident, please call 1-888-881-1402, Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern, excluding some major U.S. holidays.

Sincerely,

Maple City Savings Bank, FSB



Steps to Help Protect Your Information

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-888-881-1402 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify IDX immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of the IDX ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft while your IDX identity protection membership is active, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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 over the next 12 to 24 months. 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, 1-888-378-4329

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

TransUnion, PO Box 1000, 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.identitytheft.gov

Fraud Alerts and Credit or Security Freezes:

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 is because most creditors need to see your credit report before they approve a new account. If they cannot 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:

Equifax Security Freeze, PO Box 105788, Atlanta, GA 30348, www.equifax.com

Experian Security Freeze, PO Box 9554, Allen, TX 75013, www.experian.com

TransUnion Security Freeze, PO Box 160, Woodlyn, PA 19094, www.transunion.com

You will 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.

Maple City Savings Bank, FSB is located at 145 Main Street, Hornell, NY 14843, and can be reached by phone at (607) 324-1822.

Additional Information for Residents of the Following States

Maryland: 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, <https://www.marylandattorneygeneral.gov/>