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August 22, 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, Citizens Bank of Weston, Inc. (“CBW”), to notify your office of a cybersecurity incident that may have involved five Maryland residents’ information. CBW is headquartered in Weston, West Virginia.

CBW recently completed its investigation of suspicious activity associated with one employee email account. Upon identifying that activity, CBW immediately took steps to secure the account and commenced an investigation. The investigation determined that an unauthorized person accessed the email account between May 1, 2024, and May 7, 2024. Based on the investigation, the likely purpose of the unauthorized access was to attempt to divert funds from CBW. However, the investigation could not conclusively determine which emails or attachments may have been accessed or acquired by the unauthorized person. Therefore, CBW searched the contents of the email account to determine if any emails or attachments contained personal information, and, on July 25, 2024, determined that one or more contained the name and one or more of the following for four Maryland residents: Social Security number and/or financial account number.

On August 22, 2024, CBW commenced mailing 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

¹ This report does not waive Citizens Bank of Weston, Inc.’s objection that Maryland lacks regulatory authority over it related to any claims that may arise from this incident.

August 22, 2024

Page 2

notification is enclosed. CBW is offering complimentary credit monitoring, fraud consultation, and identity theft restoration services through IDX to the Maryland residents whose Social Security number may have been involved.

To reduce the risk of a similar incident occurring in the future, CBW 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



Citizens Bank

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

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

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

August 22, 2024

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

Citizens Bank of Weston, Inc. 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 recently completed our investigation of suspicious activity associated with one employee email account. Upon identifying that activity, we immediately took steps to secure the account and began our investigation. The investigation determined that an unauthorized person accessed the email account between May 1, 2024, and May 7, 2024. Although the likely purpose of the unauthorized access was to attempt to divert funds from us, the investigation could not conclusively determine which emails or attachments may have been accessed or acquired during this incident. We, therefore, searched the contents of the email account to determine if any emails or attachments contained personal information, and, on July 25, 2024, determined that one or more 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 by calling 1-800-939-4170 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. Please note the deadline to enroll is November 22, 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 questions about this incident, please call 1-800-939-4170, Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern, excluding some major U.S. holidays.

Sincerely,

Citizens Bank of Weston



Steps to Help Protect Your Information

1. Website and Enrollment. 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 1-800-939-4170 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.

Citizens Bank of Weston, Inc. is located at 201 Main Ave, Weston, WV 26452, and can be reached by phone at (304) 269-2862.

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/>

New York: 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>

North Carolina: You may contact and obtain information from your state attorney general at: *North Carolina Attorney General's Office*, 9001 Mail Service Centre, Raleigh, NC 27699, 1-919-716-6000 / 1-877-566-7226, www.ncdoj.gov

West Virginia: You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft, as described above. You also have a right to place a security freeze on your credit report, as described above.