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3001 N. Rocky Point Drive East, Suite 200
Tampa, FL 33607

September 13, 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 Express Services, Inc. ("Express") located at 9701 Boardwalk Boulevard, Oklahoma City, OK 73162, and we are writing to notify your office of a matter that may affect the security of certain personal information relating to twenty-one (21) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Express 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

Express provides businesses with human resource assistance, including but not limited to candidate recruitment and professional staffing services. On or about June 21, 2024, Express identified suspicious activity occurring within an email account affiliated with a franchisee. In response, Express launched a comprehensive investigation to understand the nature and scope of this activity and subsequently determined that, between May 7 and June 20, 2024, an unknown actor gained access to two (2) accounts affiliated with this franchisee and copied a limited amount of data. Express undertook a diligent review of the data to determine what information was included and to whom this information belonged. Express then obtained contact information for any potentially impacted individuals, which was completed on September 4, 2024.

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

**Notice to Maryland Residents**

On or about September 13, 2024, Express provided written notice of this matter to twenty-one (21) 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**

After becoming aware of this activity, Express took steps to confirm the security of these accounts as well as its network and conducted a comprehensive investigation into this matter. Express also reported this matter to federal law enforcement. As an added precaution, Express is offering impacted individuals access to twelve (12) months of credit monitoring services that will be provided by Experian at no cost.

Additionally, Express 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 their credit card company and/or bank. Express 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.

Express is providing written notice of this incident to relevant state regulators, as necessary.

**Contact Information**

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-2190.

Very truly yours,

Kevin M. Mekler of
MULLEN COUGHLIN LLC

KMK/bxn

# EXHIBIT A

SERVICES, INC.
Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

September 13, 2024

M0059-L01-0000001 T00001 P001 ********SCH 5-DIGIT 12345
[redacted]

**[Extra1]**

Dear [redacted]

Express Services, Inc. ("Express") writes to notify you about a recent matter that may affect certain information related to you. This letter provides you with details about this matter, our response, and the resources available to assist you with safeguarding your information, should you feel it appropriate to do so.

**What Happened?** On June 21, 2024, we identified suspicious activity occurring within an email account. In response, we launched a comprehensive investigation to understand the nature and scope of this activity and determined that, between May 7 and June 20, 2024, an unknown actor gained access to two (2) accounts and copied a limited amount of data. We undertook a diligent review of the data to determine what information was included and to whom this information belonged. We then obtained contact information for any potentially impacted individuals, which was completed on September 4, 2024. You are receiving this letter because information related to you was identified.

**What Information Was Involved?** Our investigation identified the following information related to you: [Extra2].

**What We Are Doing.** The confidentiality of information in our care is among our top priorities. After becoming aware of this activity, we took steps to confirm the security of these accounts as well as our network and conducted a comprehensive investigation into this matter. As is our typical practice, we are reviewing and enhancing our existing policies and procedures related to data privacy to reduce the likelihood of a similar event reoccurring in the future. We also reported this matter to federal law enforcement and are notifying relevant regulatory authorities, as required.

As an added precaution, we are offering you access to ## months of credit monitoring services that will be provided by Experian at no cost to you. If you wish to activate these services, please follow the instructions included in the attached *Steps You Can Take to Help Protect Personal Information*. Please note, due to privacy restrictions, we are unable to enroll you in 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. You should promptly report any such suspicious activity to law enforcement. You should report any suspicious charges on your credit or debit card to the bank that issued the card or to the card company, as appropriate. Please also review the *Steps You Can Take to Help Protect Personal Information* section of this letter, which contains additional information and resources. We also encourage you to enroll in the offered monitoring services by following the enrollment instructions below.

**For More Information.** If you have questions about this matter, please contact our dedicated assistance line at 833-918-9464, from 8:00 a.m. to 8:00 p.m. CT, Monday through Friday, excluding major U.S. holidays. Please be prepared to provide engagement number ENGAGE#. You may also contact us at Attention: Russell Lissuzzo, 9701 Boardwalk Blvd. Oklahoma City, Oklahoma 73162.

Sincerely,

***Express Services, Inc.***

## 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 IdentityWorks℠ for ## months.

If you believe there was fraudulent use of your information 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 incident (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 ## 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 ##-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** December 31, 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**: [redacted]

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 833-918-9464 by December 31, 2024. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

## ADDITIONAL DETAILS REGARDING YOUR ##-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 specialists 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.
- **$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* 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.

**Monitor Your Accounts**

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three (3) 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 (3) 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 (7) years. Should consumers wish to place a fraud alert, please contact any of the three (3) major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the raight 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 (2) to five (5) 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 (3) 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,<br>P.O. Box 105069<br>Atlanta, GA 30348 | Experian Fraud Alert,<br>P.O. Box 9554,<br>Allen, TX 75013 | TransUnion Fraud Alert,<br>P.O. Box 2000,<br>Chester, PA 19016 |
| Equifax Credit Freeze,<br>P.O. Box 105788<br>Atlanta, GA 30348 | Experian Credit Freeze,<br>P.O. Box 9554,<br>Allen, TX 75013 | TransUnion Credit Freeze,<br>P.O. Box 160,<br>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, DC 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, DC 20001; 1-202-442-9828; 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 Avenue NW, Washington, DC 20580.

*For New York residents,* the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224; 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; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.