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August 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 Turnbull, Nicholson & Sanders, P.A. (“TNS”) located at 210 West Pennsylvania Avenue, Suite 420, Towson, Maryland 21204, and are writing to notify your office of an incident that may affect the security of certain personal information relating to approximately fifty-five (55) Maryland residents. By providing this notice, TNS 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

In January 2023, TNS became aware of suspicious activity related to an employee email account. Upon becoming aware of the referenced activity, TNS immediately took steps to secure the email account and launched an investigation to determine the nature and scope of the activity. Through the investigation TNS determined that there was unauthorized access to the affected email account. The investigation was unable to determine whether any emails or attachments within the email account were actually accessed without authorization, however, TNS could not rule out the possibility of this activity.

Therefore, in an abundance of caution, TNS began a diligent and comprehensive review process to identify sensitive information that may have been contained within the impacted email account and the individuals whose information may have been impacted. Once this process was complete, TNS worked to confirm the identities and contact information for potentially affected individuals. That process recently completed, and TNS provided notification to the potentially affected individuals contemporaneous with submitting this notification to your office.

The information that could have been subject to unauthorized access includes name, Social Security number, financial account information, medical information, driver's license or state identification, payment card information and health insurance information.

Notice to Maryland Residents

On or about August 29, 2024, TNS began providing written notice of this incident to approximately fifty-five (55) 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, TNS moved quickly to investigate and respond to the same, assess the security of TNS systems, and identify potentially affected individuals. Further, TNS notified federal law enforcement regarding the event. TNS is also working to implement additional safeguards and training to its employees. TNS is providing access to credit monitoring services for one (1) year through Experian to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, TNS is providing impacted individuals with guidance on how to better protect against identity theft and fraud. TNS 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.

TNS is also 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) 930-1129.

Very truly yours,

Brittany R. Bickel of
MULLEN COUGHLIN LLC

BRB/jrm
Enclosure

EXHIBIT A

Return Mail Processing
PO Box 999
Suwanee, GA 30024

1157 *****SINGLP

SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



August 29, 2024

NOTICE OF SECURITY INCIDENT

Dear Sample A. Sample:

Turnbull, Nicholson & Sanders, P.A. (“TNS”) writes to notify you of an event that may have impacted some of your information. Although there is no indication that your information has been misused in relation to this event, we are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened? In January 2023, TNS became aware of suspicious activity related to an employee email account. Upon becoming aware of the referenced activity, we immediately took steps to secure the email account and launched an investigation to determine the nature and scope of the activity. Through the investigation we determined that there was unauthorized access to the affected email account. Our investigation was unable to determine whether any emails or attachments within the email account were actually accessed without authorization, however we could not rule out the possibility of this activity.

Therefore, in an abundance of caution, we began a diligent and comprehensive review process of the contents of the involved account to identify sensitive information that may have been contained therein, and to identify the individuals whose information may have been impacted. Once this process was complete, we worked to confirm the identities and contact information for potentially affected individuals. That process recently completed, and we are providing you with notification given that your information was contained within the impacted email account.

What Information Was Involved? The information related to you which was contained within the account includes your name and [Extra1]. Please note that we have no evidence of actual misuse of your personal information as a result of this event.

What We Are Doing. Safeguarding the privacy of information in our care, and the security of our network, are among our highest priorities. Upon learning of this event, we moved quickly to investigate and respond, assess the security of our systems, and assess the potential impact to data. We also promptly notified Federal law enforcement. As part of our ongoing commitment to the security of information within our care, we are reviewing our existing policies and procedures regarding cybersecurity and evaluating additional measures and safeguards to protect against this type of event in the future.

While we have no indication of misuse of your information as a result of this event, as an added precaution, we are offering you complimentary access to one-year of credit monitoring services through Experian. For enrollment instructions, please review the information contained in the attached *Steps You Can Take to Protect Your Information*.

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. You may also review the information contained in the attached *Steps You Can Take to Protect Your Information*. There, you will find more information on the credit monitoring and identity restoration services we are making available to you. We encourage you to activate these services as we are not able to activate them for you.

For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our dedicated assistance line toll-free at 833-918-9300, Monday through Friday 9:00 a.m. – 9:00 p.m. Eastern Time, excluding U.S. holidays. You may also write to TNS at 210 West Pennsylvania Avenue, Suite 420, Towson, Maryland 21204.

Sincerely,

Turnbull, Nicholson & Sanders, P.A.

STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your information as a result of this incident 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 12 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 12-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** November 29, 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 as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-9300 by November 29, 2024. Be prepared to provide engagement number B130272 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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 ExtendCARETM:** 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 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.

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 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, 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) 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/>.