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September 24, 2024

VIA EMAIL

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

Re: Notice of Data Security Incident

Dear Attorney General Brown:

Constangy, Brooks, Smith & Prophete, LLP, represents Heard, McElroy, & Vestal LLC ("HMV") in relation to a recent data security incident. HMV takes the protection of all information within its possession very seriously and has taken measures to reduce the likelihood of a similar incident reoccurring. We are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) Maryland resident.

1. Nature of the Security Incident

On February 21, 2024, HMV identified a suspicious email rule in an employee's mailbox. HMV immediately began investigating and enlisted the assistance of cybersecurity and other technical experts to assist in determining what happened and whether personal information in HMV's possession was accessed without authorization. This review was completed in June 2024 and determined that certain client information may have been accessed by an unauthorized individual. HMV immediately worked to identify the individuals and locate address information for those impacted to effectuate notification. This process was completed on August 29, 2024, and notice was provided promptly thereafter.

The potentially affected information varies for each individual, but may have included individuals' name and Social Security number.

2. Number of Maryland Residents Affected

On September 20, 2024, HMV notified one (1) Maryland resident within the potentially affected population, via USPS First-Class Mail. A sample copy of the notification letter sent to the impacted individuals is included with this correspondence.

3. Steps Taken Relating to the Incident

As soon as HMV learned of the unusual network activity, it took steps to secure its systems and launched an investigation to learn more about what happened and what information could have been affected. HMV has implemented additional safeguards to help ensure the security of its systems and to reduce the risk of a similar incident occurring in the future.

HMV is providing those whose Social Security number was involved with identity protection services through Experian. The Experian identity protection services include Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services and fraud assistance at no charge for 12 months. In addition, HMV has established a toll-free call center through Experian to answer questions about the incident and address related concerns.

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

4. Contact Information

If you have any questions or need additional information, please do not hesitate to contact me.

Sincerely,

Lauren D. Godfrey

Lauren D. Godfrey
Partner, Constangy Cyber Team

Attachment: Sample Notification Letter



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

September 20, 2024



M0630-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345

SAMPLE A SAMPLE - L01 ADULT CM

APT ABC

123 ANY STREET

ANYTOWN, ST 12345-6789



Subject: Notice of Data [Extra1 - Variable Heading]

Dear Sample A. Sample,

We are writing to inform you of a data security incident that may have affected your personal information. At Heard, McElroy & Vestal LLC (“HMV”), we are committed to maintaining our clients’ trust and demonstrating our commitment to the privacy and security of all information in our possession. That is why we are writing to notify you of this incident, to offer you complimentary credit monitoring and identity theft restoration services, and to inform you about steps that can be taken to help safeguard your personal information.

What Happened: On or around February 21, 2024, HMV identified a suspicious email rule in an employee’s mailbox. HMV immediately began investigating and enlisted the assistance of cybersecurity and other technical experts to assist in determining what happened and whether personal information in HMV’s possession was accessed without authorization. This review was completed in June 2024 and determined that certain client information may have been accessed by an unauthorized individual. HMV immediately worked to identify the individuals and locate address information for those impacted to effectuate notification. This process was completed on August 29, 2024, and notice was provided promptly thereafter.

What Information Was Involved: The information affected may have included your name and [Extra2 - data elements].

What We Are Doing: Upon discovering this incident, in addition to taking the steps described above, we have taken immediate steps to evaluate and improve the security of our systems.

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

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: ABCDEFGHI**

0000001



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 1-833-918-7200 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.

What You Can Do. We recommend that you follow the steps contained in this letter and that you activate your complimentary services using the enrollment code provided below. We also recommend that you review the guidance included with this letter about how to protect your personal information.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or concerns, or would like an alternative to enrolling online, please call 1-833-918-7200 toll-free Monday through Friday from 8 am – 8 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

HMV takes your trust in us and this matter very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience this may cause you.

Sincerely,



Roy Prestwood, Managing Partner
333 Texas St Ste #1525, Shreveport, LA 71101

Steps You Can Take to Help Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “FTC”).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting www.annualcreditreport.com, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at www.annualcreditreport.com.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov
877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov/Pages/CPD
888-743-0023

Oregon Attorney General

1162 Court St., NE
Salem, OR 97301
www.doj.state.or.us/consumer-protection
877-877-9392

California Attorney General

1300 I Street
Sacramento, CA 95814
www.oag.ca.gov/privacy
800-952-5225

New York Attorney General

The Capitol
Albany, NY 12224
800-771-7755
ag.ny.gov

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
401-274-4400

Iowa Attorney General

1305 E. Walnut Street
Des Moines, Iowa 50319
www.iowaattorneygeneral.gov
888-777-4590

NY Bureau of Internet and Technology

28 Liberty Street
New York, NY 10005
www.dos.ny.gov/consumerprotection/
212.416.8433

Washington D.C. Attorney General

400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov/consumer-protection
202-442-9828

Kentucky Attorney General

700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
502-696-5300

NC Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov/protectingconsumers/
877-566-7226

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.

There are approximately 191 Texas residents that may be impacted by this event.



