

CIPRIANI & WERNER

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September 30, 2024

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Data Incident Notification

To Whom It May Concern:

We serve as counsel for Arthur, Chapman, Kettering, Smetak & Pikala P.A. ("Arthur Chapman") located at 81 South Ninth Street, Suite 500, Minneapolis, MN 55402 and write to inform you of a data security incident. By providing this notice, Arthur Chapman does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On or around November 21, 2023, Arthur Chapman became aware of a network intrusion that affected a limited number of systems. Upon discovery, Arthur Chapman immediately secured its network and engaged a third-party forensic firm to investigate the incident. On May 8, 2024, Arthur Chapman discovered that a limited amount of personal information, kept in the normal course of business, may have been accessed by an unauthorized third party in connection with this incident. On September 23, 2024, Arthur Chapman confirmed that information related to ten (10) residents of Maryland may have been accessed by an unauthorized party in connection with this incident. The information was limited to first and last name in combination with Social Security number and/or medical information.

On September 30, 2024, Arthur Chapman sent written notice of this incident to the potentially impacted Maryland residents pursuant to Maryland state law. The notice letters included an offer of complimentary credit monitoring and identity protection services for twelve (12) months. The notice letter sent to individuals is substantially similar to the letter attached hereto as Exhibit "A."

If you have any questions, please contact me.

Very truly yours,



Meghan Farally, Esquire
CIPRIANI & WERNER, P.C.

Exhibit A

ARTHUR CHAPMAN

KETTERING SMETAK & PIKALA, P.A.

ATTORNEYS AT LAW

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>

September 30, 2024

RE: <<Letter Header>>. Please read this entire letter.

Dear <<First Name>> <<Last Name>>:

Arthur, Chapman, Kettering, Smetak & Pikala P.A. ("Arthur Chapman") writes to notify you of an incident that may have involved some of your information described below.

Arthur Chapman takes the privacy of information in its care very seriously. At this time, there is no evidence to suggest that any information was or will be misused as a result of this incident. However, out of an abundance of caution, Arthur Chapman is providing you with information about the incident, its response, and steps you can take to help protect your information should you feel it is necessary to do so.

What Happened:

Despite having robust security measures in place, on or around November 21, 2023, Arthur Chapman experienced a network intrusion that affected a limited number of systems. Upon the swift discovery of the intrusion, Arthur Chapman immediately secured its network and engaged a third-party forensic firm to investigate the incident. We have conducted a thorough investigation that is now complete. Arthur Chapman discovered that a limited amount of personal information, kept in the normal course of business, may have been accessed by an unauthorized third party in connection with this incident.

What Information Was Involved:

The potentially accessed information may have included your first and last name, in combination with your <<Data Elements>>.

What We Are Doing:

Arthur Chapman takes the privacy and security of information in our care very seriously. In response to this incident, we immediately began an investigation and reported the incident to law enforcement.

Arthur Chapman has taken steps to address the incident and is committed to protecting personal information in its care. The intrusion was quickly identified and Arthur Chapman immediately secured its systems and engaged third party specialists to investigate the full nature and scope of this incident. We have implemented additional security measures to further protect our already robust systems against similar incidents in the future.

As an additional safeguard for your information, Arthur Chapman has arranged for you to enroll, at no cost to you, in an online credit monitoring service for <<12/24 months>>. Due to state and federal privacy laws, Arthur Chapman cannot enroll you directly. If you wish to take advantage of this complimentary credit monitoring service, you must enroll yourself.

What You Can Do:

In addition to enrolling in the complimentary credit monitoring service detailed within, Arthur Chapman recommends that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password(s), notify your financial institution or company if applicable, and take any additional steps needed to protect your account(s). Additionally, please report any suspicious incidents to local law enforcement and/or your state Attorney General. We have provided additional information below about steps you can take to help protect yourself against fraud and identity theft.

For More Information:

Should you have questions or concerns regarding this matter, please do not hesitate to call our dedicated call center at 1-877-225-2084, or to write us at 81 South Ninth Street, Suite 500, Minneapolis, MN 55402, Attn: Executive Director.

Arthur Chapman takes the security of information entrusted to us very seriously. Please be assured that we are taking appropriate actions to address this matter and to prevent such incidents in the future.

Sincerely,

Arthur Chapman Kettering Smetak & Pikala, PA

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

We encourage you to contact IDX to enroll in free identity protection services by calling 1-877-225-2084, going to <https://app.idx.us/account-creation>, or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time. Please note the deadline to enroll is December 30, 2024.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000 TransUnion Credit Freeze P.O. Box 160 Wodlyn, PA 19094	Experian 1-888-397-3742 www.experian.com Experian Fraud Alert P.O. Box 9554 Allen, TX 75013 Experian Credit Freeze P.O. Box 9554 Allen, TX 7501	Equifax 1-888-298-0045 www.equifax.com Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.marylandattorneygeneral.gov.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You 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 you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

For New York residents, the New York Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 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 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 3 Rhode Island residents impacted by this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>.