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October 7, 2024

VIA EMAIL (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, OsteoRemedies, LLC, to notify you of a data security incident involving two (2) Maryland residents.

OsteoRemedies completed its investigation of an email phishing incident that involved unauthorized access to one OsteoRemedies employee's email account. OsteoRemedies became aware of the incident after phishing emails were sent from an employee's email account without their knowledge. Upon learning of this, OsteoRemedies immediately took steps to secure the email account and launch an investigation with the assistance of a third-party forensic investigation firm. Through its investigation, OsteoRemedies determined that an unauthorized party gained access to an employee's email account and then used the account to send the phishing emails. Although the likely purpose of the unauthorized access to the employee's email account was to perpetrate a phishing email scheme, the investigation could not rule out the possibility that the unauthorized party could have accessed / acquired emails and attachments in the employee's email account. Therefore, out of an abundance of caution, OsteoRemedies conducted a manual review of the contents of the employee's mailbox. Through this review, OsteoRemedies identified emails and attachments that contain personal information, including names, payment card numbers and medical treatment information. On September 24, 2024, OsteoRemedies confirmed that two Maryland residents' name, payment card information and medical treatment information may have been accessed / acquired as a result of the incident.

On October 2, 2024, OsteoRemedies mailed notification letters to individuals whose information was involved via United States Postal Service First-Class mail, including to two (2) Maryland residents. A copy of the notification letter is enclosed. OsteoRemedies has established a dedicated, toll-free incident response line for any inquiries.

To help prevent something like this from happening again, OsteoRemedies has implemented additional safeguards and technical security measures to further protect and monitor its systems.

Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

Sara Goldstein

Sara M. Goldstein
Partner

Enclosure

Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

Postal Endorsement Line
<<Full Name>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<City>>, <<State>> <<Zip>>
<<Country>>
***Postal IMB Barcode

<<Date>>

Dear <<Full Name>>:

OsteoRemedies, LLC ("OsteoRemedies") is committed to protecting the confidentiality and security of the information we maintain. We are writing to let you know about a data security incident that may have resulted in unauthorized access to some of your information. This letter explains the incident, measures that have been taken, and some steps you can take in response.

OsteoRemedies responded to and investigated an email phishing incident that involved unauthorized access to one OsteoRemedies employee's email account. We became aware of the incident after phishing emails were sent from an employee's email account without their knowledge. Upon learning of this, we secured the employee's account and launched an investigation with the assistance of a third-party forensic investigation firm.

Through our investigation, we determined that an unauthorized party gained access to the employee's email account <<Variable Data 1>>. Although the likely purpose of the unauthorized access to the employee's email account was to perpetrate a phishing email scheme, the investigation could not rule out the possibility that the unauthorized party could have accessed / acquired emails and attachments in the employee's email account. Therefore, out of an abundance of caution, OsteoRemedies conducted a manual review of the contents of the employee's mailbox. Through our review, <<Variable Data 4>>, we identified emails and attachments that contain your name and <<Breached Elements>>.

<<Variable Data 2>> <<Variable Data 3>> For more information on steps you can take in response, please see the pages that follow this letter.

We deeply regret any inconvenience or concern this incident may cause and take this matter seriously. To help prevent something like this from happening again, we have implemented, and will continue to adopt, additional safeguards and technical security measures to further protect and monitor our systems. If you have any questions about this incident, please call 866-574-2058, Monday through Friday, between 8:00 a.m. – 8:00 p.m., Central Time, except for major U.S. holidays.

Sincerely,

Eric Stookey
Chief Operating Officer

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. 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.ftc.gov/idtheft

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's because most creditors need to see your credit report before they approve a new account. If they can't 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:

- **Experian Security Freeze**, PO Box 9554, Allen, TX 75013, www.experian.com
- **TransUnion Security Freeze**, PO Box 160, Woodlyn, PA 19094, www.transunion.com
- **Equifax Security Freeze**, PO Box 105788, Atlanta, GA 30348, www.equifax.com

You'll 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.

OsteoRemedies' mailing address is 6800 Poplar Ave #120, Germantown, TN, 38138 and its phone number is (901) 453-3141.

Additional information for residents of the following states:

Connecticut: You may contact and obtain information from your state attorney general at: *Connecticut Attorney General's Office*, 165 Capitol Ave, Hartford, CT 06106, 1-860-808-5318, www.ct.gov/ag

District of Columbia: You may contact and obtain information from your attorney general at: Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington, DC 20001, 1-202-727-3400, www.oag.dc.gov

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, 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

Rhode Island: This incident involves 3 individuals in Rhode Island. Under Rhode Island law, you have the right to file and obtain a copy of a police report. You also have the right to request a security freeze, as described above. You may contact and obtain information from your state attorney general at: *Rhode Island Attorney General's Office*, 150 South Main Street, Providence, RI 02903, 1-401-274-4400, www.riag.ri.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.

A Summary of Your Rights Under the Fair Credit Reporting Act: The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Your major rights under the FCRA are summarized below. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.