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October 8, 2024

Via electronic-mail: *ldtheft@oag.state.md.us*

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: Our Client: AccessLex Institute
Matter: Data Security Incident

Dear Attorney General Brown:

We represent AccessLex Institute ("AccessLex"), located in West Chester, Pennsylvania, with respect to a data security incident described in more detail below.

This letter will serve to inform you of the nature of the security breach, the number of Maryland residents being notified, and what information has been affected. We have also enclosed hereto a sample of the notification letters sent to the affected individuals, which includes an offer of free credit monitoring.

1. Nature of the Security Incident

On or around July 16, 2024, AccessLex Institute d/b/a Access Group ("Access Group") was notified by one of its vendors, Financial Business and Consumer Solutions, Inc. ("FBCS"), that information related to Access Group clients may have been accessed and/or acquired by an unauthorized party in a security incident discovered by FBCS on February 26, 2024. The incident was limited to FBCS's network, and none of Access Group's systems were compromised in this event.

According to FBCS, the affected data contained personal information such as name, address, Social Security number, Date of Birth, phone number, and financial account number.

2. Maryland Residents Notified

A total of approximately one hundred (100) residents of Maryland were affected by this security incident. Notification letters to these individuals were mailed on August 14, 2024 via first class mail, and included an offer of free credit monitoring. Sample copies of the notifications are included with this letter.

3. Contact Information

If you have any questions or need additional information, please do not hesitate to contact me at Ryan.Cook@LewisBrisbois.com or 601.499.8128.

Sincerely,



Ryan M. Cook for
LEWIS BRISBOIS BISGAARD & SMITH LLP

Enclosure: *Sample notification letter*

RMC

Epiq on behalf of
AccessLex Institute
d/b/a Access Group
P.O. Box 6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Notice of Data <<Variable Header>>

Dear <<Name 1>>,

We are writing to inform you of a data security incident experienced by Financial Business and Consumer Solutions, Inc. ("FBCS") that resulted in unauthorized access to your personal information. This letter contains information about the incident and steps you can take to help protect your personal information.

What Happened and What Information Was Involved:

On or around July 16, 2024, AccessLex Institute d/b/a Access Group ("Access Group") was notified by one of our vendors, FBCS, that information related to Access Group clients may have been accessed and/or acquired by an unauthorized party in a security incident discovered by FBCS on February 26, 2024. The incident was limited to FBCS's network, and none of Access Group's systems were compromised in this event.

According to FBCS, the affected data contained personal information such as name, address, Social Security number, Date of Birth, phone number, and financial account number.

What We Are Doing:

Upon becoming aware of the incident, we promptly began taking steps to ensure Access Group borrowers are properly notified. In addition, we are providing you with access to credit monitoring and fraud assistance services at no charge to you. These services provide you with alerts for <<CM Length>> months from the date of enrollment when changes occur to your credit file. These services will be provided by Epiq, a company specializing in fraud assistance and remediation services.

What You Can Do:

To enroll in credit monitoring services at no charge, please log on to app.identitydefense.com/enrollment/activate/alx and follow the instructions provided. When prompted, please provide the following unique code to receive services: <<Activation Code>>. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Also, you will need to reference the enrollment code above when calling or enrolling online, so please do not discard this letter.

For More Information:

Enclosed you will find additional information regarding the resources available to you, and the steps you can take to further protect your personal information.

Representatives are available for 90 days from the date of this letter to assist you with questions regarding this incident. Please call 1-888-375-6607, Monday through Friday, 6:00 am to 6:00 pm PT, excluding holidays, for assistance or for any additional questions you may have.

We regret any inconvenience this situation may cause you.

Sincerely,

Access Group

Additional Information

Credit Reports: You may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit www.annualcreditreport.com, or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

Security Freeze: You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 1-800-349-9960 https://www.equifax.com/personal/credit-report-services/credit-freeze/	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 1-888-397-3742 www.experian.com/freeze/center.html	TransUnion Security Freeze P.O. Box 160 Woodlyn, PA 19094 1-888-909-8872 www.transunion.com/credit-freeze
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Fraud Alerts: You can place fraud alerts with the three credit bureaus by phone and online with:

- Equifax (https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf);
- TransUnion (<https://www.transunion.com/fraud-alerts>); or
- Experian (<http://www.experian.com/fraud/center.html>).

A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are listed above.

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

File Police Report: You have the right to file or obtain a police report if you experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide proof that you have been a victim. A police report is often required to dispute fraudulent items. You can generally report suspected incidents of identity theft to local law enforcement or to the Attorney General.

FTC and Attorneys General: You can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General.

The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, www.identitytheft.gov, 1-877-ID-THEFT (1-877-438-4338), 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. You can obtain further information on how to file such a complaint by way of the contact information listed above. 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. 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; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Attorney General can be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202, 1-888-743-0023, and www.oag.state.md.us.

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, the 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 credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; 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 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 Ave. N.W., Washington, D.C. 20580.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov.

For New York residents, the Attorney General may be contacted at Office of the Attorney General, The Capitol, Albany, NY 12224-0341, 1-800-771-7755, and <https://ag.ny.gov/>.

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