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October 17, 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
Email: Idtheft@oag.state.md.us

Re: Notice of Data Security Incident

Dear Attorney General Brown:

Constangy, Brooks, Smith & Prophete LLP ("Constangy") represents YMI Agency, Inc. ("YMI") in conjunction with the recent data security incident described in greater detail below.

1. Nature of the Security Incident

On June 20, 2024, YMI learned of unusual activity associated with one of its employee's email accounts. YMI took immediate steps to secure its email environment and launched an investigation, aided by outside cybersecurity experts, to determine what happened and whether any sensitive information may have been affected. That investigation determined that an unauthorized actor gained access to the account between June 12 - 20, 2024 and potentially acquired certain emails and files. On August 29, 2024, following a comprehensive review of the affected data, YMI determined that individuals' personal information may have been impacted as a result of this incident and worked to provide notification as soon as possible thereafter.

2. Type of Information and Number of Maryland Residents Notified

The data sets potentially acquired by the unauthorized actor responsible for this incident included individuals' names, Social Security numbers and driver's license numbers. On October 4, 2024, YMI notified three (3) residents of this data security incident via U.S. First-Class Mail. A sample copy of the notification letter sent to potentially impacted individuals is included with this correspondence.

3. Steps Taken Relating to the Incident

YMI has implemented additional security measures in an effort to prevent a similar incident from occurring in the future. Further, as referenced in the sample consumer notification letter, YMI has

offered individuals twelve (12) months of complimentary services through Kroll, which include Credit Monitoring, Fraud Consultation, Identity Theft Restoration and access to a call center for support for 90 days.

4. Contact Information

YMI remains dedicated to protecting the personal information in its possession. If you have any questions or need additional information, please do not hesitate to contact me at dmcmillan@constangy.com.

Best regards,

A handwritten signature in black ink, appearing to read "D. McMillan", followed by a horizontal line extending to the right.

David McMillan of
CONSTANGY, BROOKS, SMITH & PROPHETE, LLP

Encl: Sample Adult Consumer Notification Letter



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Subject: Notice of Data Security Incident

Dear <<first_name>> <<last_name>>,

I am writing to inform you of a recent data security incident experienced by YMI Agency, Inc. (“YMI”) that may have affected your personal information. YMI takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains details regarding the incident and steps you can take to help protect your personal information.

What Happened? On June 20, 2024, we learned of unusual activity associated with one of our employee’s email accounts. We took immediate steps to secure our email environment and launched an investigation, aided by outside cybersecurity experts, to determine what happened and whether any sensitive information may have been affected. That investigation determined that an unauthorized actor gained access to the account between June 12 - 20, 2024 and potentially acquired certain emails and files. On August 29, 2024, following a comprehensive review of the affected data, we determined that your personal information may have been impacted as a result of this incident.

What Information Was Involved? The information that was impacted in connection with this incident included your name as well as your <<b2b_text_1 (Data Sets)>>.

What Are We Doing? As soon as YMI discovered this incident, we took the steps described above. In addition, YMI implemented measures to enhance the security of its email environment in an effort to minimize the risk of a similar incident occurring in the future.

Although YMI has no evidence that any of the potentially impacted information has been misused, out of an abundance of caution we have secured the services of Kroll to provide identity monitoring at no cost to you for twelve <<Monitoring Term Length (Months)>> months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (activation deadline)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

Additional information describing your services is included with this letter.

What You Can Do: We encourage you to enroll in the complementary services being offered to you through Kroll. In addition, following this letter is a pamphlet which includes resources and steps you can take on your own to help protect your personal information.

For More Information: If you have questions or need assistance, please call Kroll at <<1-800-XXX-XXX>> from 9:00 A.M. to 6:30 P.M. Eastern Time, Monday through Friday (excluding holidays), and have your Membership Number available. Kroll call center representatives are fully versed on this incident and can answer any questions that you may have.

Please accept my sincere apologies and know that YMI takes this matter very seriously and deeply regrets any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Jm H", with a long horizontal flourish extending to the right.

Jimi Honochick, CIC, CFA
Vice President
YMI Agency, Inc.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR 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 (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 <http://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 <http://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, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

Washington D.C. Attorney General

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

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 <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.