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October 23, 2024

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

To Whom It May Concern:

We represent Wise Construction Corporation (“Wise”) located at 21 East St, Winchester, MA 01890, and are writing to notify your office of an incident that may affect the security of certain personal information relating to one (1) Maryland resident. By providing this notice, Wise does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On May 8, 2024, Wise detected irregular activity within its computer network. In response, Wise immediately took steps to contain the incident and launched an investigation to determine the nature and scope of the activity. The investigation determined that between May 7, 2024 and May 9, 2024, unauthorized actor gained access to certain computer systems and potentially accessed and/or acquired files stored on those computer systems.

Following this determination, Wise undertook a thorough review of the relevant files to identify individuals with personal information in the files. The review process recently concluded.

The information that could have been subject to unauthorized access includes name and Social Security number.

Notice to Maryland Resident

On or about October 23, 2024, Wise provided written notice of this incident to one (1) Maryland resident. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, Wise moved quickly to investigate and respond to the incident, assess the security of Wise systems, and identify potentially affected individuals. Further, Wise notified federal law enforcement regarding the event. Wise is also working to implement additional safeguards and training to its employees. Wise is providing access to credit monitoring services for twelve (12) months, through TransUnion, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Wise is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. Wise 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.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-1509.

Very truly yours,

Gregory J. Bautista of
MULLEN COUGHLIN LLC

GJB/lac
Enclosure

EXHIBIT A

Wise Construction
c/o Cyberscout
PO Box 1286
Dearborn, MI 48120-9998



October 23, 2024

NOTICE OF SECURITY INCIDENT

Dear [REDACTED]

Wise Construction Corporation ("Wise") writes to inform you of an incident that may affect some of your information. This letter provides you with details about the incident, our response, and resources available to you to help protect your information from possible misuse, should you determine it is appropriate to do so.

What Happened? On May 8, 2024, Wise detected irregular activity within our computer network. In response, we immediately took steps to contain the incident and launched an investigation to determine the nature and scope of the activity. Our investigation determined that between May 7, 2024 and May 9, 2024, unauthorized actor gained access to certain computer systems and potentially accessed and/or acquired files stored on those computer systems.

Following this determination, Wise undertook a thorough review of the relevant files to identify individuals with personal information in the files. The review process recently concluded.

What Information Was Involved? The information identified in the reviewed files included your name and the following: Social Security number. Wise is not aware of any actual or attempted misuse of your information in connection with this incident.

What We Are Doing. Wise takes this incident and information security very seriously. Upon discovery of this incident, we moved quickly to investigate the incident and assess the security of our network. As part of our ongoing commitment to information security, we are reviewing our policies and procedures and implementing additional security measures to further protect against similar incidents going forward. We reported the incident to law enforcement and notified state regulators, as required.

As an added precaution, we would like to offer you twelve (12) months of complimentary access to identity monitoring services through Cyberscout, a TransUnion company. If you wish to receive these services, you must follow the below enrollment instructions as we are unable to activate these services on your behalf.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud and by reviewing your accounts for any suspicious activity related to the use of your information, including with respect to financial or other accounts in your name. You can find more information about obtaining a free copy of your credit report, protecting against potential identity theft and fraud, and other resources available to you in the enclosed *Steps You Can Take to Help Protect Personal Information*. You may also enroll in the complimentary identity monitoring services available to you; detailed instructions for enrolling in these services are enclosed.

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For More Information. We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, or need assistance, please contact us at 1-800-405-6108, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time, excluding major U.S. holidays.

Sincerely,

Wise Construction Corporation

Steps You Can Take To Help Protect Personal Information

Enroll in Monitoring Services

You can follow the recommendations on the following page to help protect your personal information. You can also enroll in the complimentary credit monitoring services being offered to you by logging on to <https://bfs.cyberscout.com/activate> and following the provided instructions. When prompted, please provide the following unique code: **B263D255FC71**. To receive the monitoring services, please enroll within 90 days from the date of this letter. The enrollment requires an internet connection and email account and may not be available to minors. 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.



Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer’s name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and 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. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. 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; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

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 Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately [#] Rhode Island residents that may be impacted by this event.