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November 7, 2024

VIA ELECTRONIC MAIL

Attorney General Anthony G. Brown
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 Security Incident

Dear Attorney General Brown:

Constangy, Brooks, Smith & Prophete, LLP, represents Moses & Aiken LLC ("Moses & Aiken") in relation to a recent data security incident. Moses & Aiken takes the protection of all information within its possession very seriously and has taken measures to reduce the likelihood of a similar incident reoccurring. We are writing to notify your office of an incident that may affect the security of certain personal information relating to approximately 4256 Maryland residents.

1. Nature of the Security Incident

On May 9, 2024, Moses & Aiken was alerted to potential unusual activity within their network. In response, Moses & Aiken immediately took measures to secure its network, systems, and data. We engaged a digital forensics firm, on Moses & Aiken's behalf, to assist with determining the nature and scope of the incident and whether any personal information was accessed. This review determined that certain Moses & Aiken data may have been accessed or acquired without authorization in connection with this incident. As a result, Moses & Aiken launched a comprehensive review of the potentially affected data, then worked diligently to validate the results and confirm addresses for potentially affected individuals in preparation for notification. These efforts concluded on November 5, 2024 and Moses & Aiken arranged for notification to potentially impacted individuals.

The potentially affected information varies for each individual, but may have included individuals' names, Social Security number, driver's license number or other government identification number, passport number, military identification number, and/or tax identification number.

2. Number of Maryland Residents Affected

On November 7, 2024, Moses & Aiken notified approximately 4256 Maryland residents within the potentially affected population, via USPS First-Class Mail. A sample copy of the notification letter sent to the impacted individuals is included with this correspondence.

3. Steps Taken Relating to the Incident

As soon as Moses & Aiken learned of the unusual network activity, it took steps to secure its systems and launched an investigation to determine learn more about what happened and what information could have been affected. Moses & Aiken has implemented additional safeguards to help ensure the security of its systems and to reduce the risk of a similar incident occurring in the future.

Moses & Aiken is providing those whose Social Security number was involved with identity protection services through Experian. The Experian identity protection services include access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide alerts for 12 months from the date of enrollment when changes occur to an individuals' credit file. The services also include proactive fraud assistance. In addition, Moses & Aiken has established a toll-free call center through Experian to answer questions about the incident and address related concerns.

Additionally, Moses & Aiken is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Moses & Aiken 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.

4. Contact Information

If you have any questions or need additional information, please do not hesitate to contact me.

Sincerely,



Maria Efaplatmidis
Partner, Constangy Cyber Team

Attachment: Sample Notification Letter



Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

November 7, 2024

M3511-L01-0000001 T00001 P001 *****SCH 5-DIGIT 12345



SAMPLE A SAMPLE - L01 ADULT CM
APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



Subject: **Notice of Data [Extra1]**

Dear Sample A. Sample,

I am writing to inform you of a recent incident that may have affected some of your personal information. Moses & Aiken LLC (“Moses & Aiken”) is committed to maintaining the privacy and security of all information in our possession. This letter includes information about the incident and provides you with steps you can take to protect your personal information, along with a complimentary offer of credit and identity monitoring services.

What happened? On or around May 9, 2024, Moses & Aiken became aware of unusual activity in our network. In response, we immediately began containment, mitigation, and restoration efforts to terminate the activity and to secure our network, systems, and data. In addition, we retained independent cybersecurity experts to conduct a forensic investigation into the incident and assist us in determining what happened. This forensic investigation determined that certain impacted systems contained personal information. We conducted a comprehensive review of all affected information to identify which individuals were potentially impacted and locate information needed to effectuate notification to such individuals. At the conclusion of this process on October 28, 2024, we arranged for notification to potentially affected individuals.

What Information Was Involved? The potentially affected information included your name and [Extra2].

What We Are Doing: As soon as we discovered the incident, we took the steps described above, including performing a thorough review of our systems to investigate the incident and ensure that our systems remain secure, and implemented additional security measures to protect our digital environment and minimize the likelihood of future incidents.

In addition, help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for ## months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute

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ENGAGE#

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charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for ## months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary ##-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by January 31, 2025** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code: ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 833-918-7117 by January 31, 2025. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR ##-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

What You Can Do: Receiving this letter does not mean that you are the victim of identity theft. We recommend that you activate your complimentary services using the membership number provided above. We also recommend that you review the guidance included with this letter about how to protect your information.

For More Information: If you have any questions about this letter, please contact our dedicated call center for this incident at 833-918-7117 toll-free Monday through Friday from 8 am – 8 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number ENGAGE#.

Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Robert Moses & Casey Aiken

Moses & Aiken LLC

5410 Edson Ln, Rockville, MD 20852

ENGAGE#

Steps You Can Take to Protect Your Personal 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 (the “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 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 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
877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov/Pages/CPD
888-743-0023

Oregon Attorney General

1162 Court St., NE
Salem, OR 97301
www.doj.state.or.us/consumer-protection
877-877-9392

California Attorney General

1300 I Street
Sacramento, CA 95814
www.oag.ca.gov/privacy
800-952-5225

New York Attorney General

The Capitol
Albany, NY 12224
800-771-7755
ag.ny.gov

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
www.riag.ri.gov
401-274-4400

Iowa Attorney General

1305 E. Walnut Street
Des Moines, Iowa 50319
www.iowaattorneygeneral.gov
888-777-4590

NY Bureau of Internet and Technology

28 Liberty Street
New York, NY 10005
www.dos.ny.gov/consumerprotection/
212.416.8433

Washington D.C. Attorney General

400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov/consumer-protection
202-442-9828

Kentucky Attorney General

700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
502-696-5300

NC Attorney General

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

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 www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.

