



MULLEN
COUGHLIN^{LLC}
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426 W. Lancaster Avenue, Suite 200
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December 4, 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 American Engineers, Inc (“AEI”), located at 65 Aberdeen Drive Glasgow, Kentucky 42141, and are writing to notify your office of an incident that may affect the security of certain personal information relating to four (4) Maryland residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, AEI 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 October 22, 2023, AEI became aware of suspicious activity related to certain systems within the AEI network. AEI quickly took steps to secure its environment and launched an investigation to determine the nature and scope of the incident. The investigation determined that an unauthorized actor may have accessed or taken certain information on AEI’s systems. As part of the investigation, AEI conducted a comprehensive review of the involved data. While this review was ongoing AEI began providing notice to potentially affected individuals on or about April 25, 2024. AEI’s investigation and review recently completed, and confirmed that the information involved for potentially affected individuals includes name, Social Security number, financial account information, driver’s license number, passport number, medical information, and health insurance information. The information varies for each individual.

Notice to Maryland Residents

On or about April 25, 2024, AEI began notifying potentially affected individuals. On or about December 4, 2024, AEI provided written notice of this incident to additional individuals, including approximately four (4) Maryland residents. 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, AEI moved quickly to investigate and respond to the incident, assess the security of AEI systems, and identify potentially affected individuals. Further, AEI notified federal law enforcement regarding the event. AEI is also working to implement additional safeguards and training to its employees. AEI is providing access to credit monitoring services for one (1) year, through Experian, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

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

AEI is providing written notice of this incident to relevant state regulators, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4637.

Very truly yours,

Gregory Lederman of
MULLEN COUGHLIN LLC

GCL/jc2
Attachment

EXHIBIT A



an STV Company

Return mail will be processed by: IBC
PO Box 847
Holbrook, NY 11741

December 4, 2024

Notice of Data Breach

Dear [REDACTED]:

American Engineers, Inc. ("AEI") is writing to inform you of an event that may impact the security of some of your information. While we are unaware of any actual or attempted misuse of your information, we are providing you with information about the incident, our response, and steps you may take to better protect against the possibility of identity theft and fraud, should you feel it is necessary to do so.

What Happened? On October 22, 2023, AEI became aware of suspicious activity related to certain systems related to the AEI network. We quickly took steps to secure our environment and launched an investigation to determine the nature and scope of the incident. The investigation determined that an unauthorized actor may have accessed or taken certain information on AEI's systems. Please note that we do not have any evidence to indicate that your information was subject to actual or attempted misuse as a result of this event and are providing this notice out of an abundance of caution.

What Information Was Involved? As part of the investigation, AEI began a comprehensive review of the involved data. This thorough and time intensive review recently completed and AEI is notifying you as our review identified that your: Social Security number and name were present in the affected systems.

What We Are Doing. We take this incident and the security of information in our care very seriously. Upon becoming aware of this incident, we quickly took steps to confirm the security of our environment. We are also reviewing existing security policies and have implemented additional measures to further protect against similar incidents moving forward. We reported this incident to federal law enforcement.

We are also offering you immediate access to complimentary credit monitoring and identity theft protection services for 12 months, through Experian. You can find information on how to enroll in these services in the below "*Steps You Can Take to Help Protect Your Information*."

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please also review the information contained in the enclosed "*Steps You Can Take to Help Protect Your Information*" where you may also find instructions to activate the credit monitoring and identity theft protection services we are offering.

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, please call our dedicated assistance line at (888) 401-0452, Monday through Friday 9:00 am - 7:00 pm Eastern Time. You may also write to us at 65 Aberdeen Dr. Glasgow, KY 42141. We take this incident very seriously and sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

American Engineers Inc.

STV-ADT-W2-CM

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months. If you believe there was fraudulent use of your information 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 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 24 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 12-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 01/01/2025** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: [REDACTED]

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 1-877-288-8057 by **01/01/2025**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** 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.

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 one-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

Equifax Fraud Alert
P.O. Box 105069
Atlanta, GA 30348-5069

Equifax Credit Freeze
P.O. Box 105788
Atlanta, GA 30348-5788

1-888-298-0045
[https://www.equifax.com/
personal/credit-report-services/](https://www.equifax.com/personal/credit-report-services/)

Experian

Experian Fraud Alert
P.O. Box 9554
Allen, TX 75013

Experian Credit Freeze
P.O. Box 9554
Allen, TX 75013

1-888-397-3742
<https://www.experian.com/help/>

TransUnion

TransUnion Fraud Alert
P.O. Box 2000
Chester, PA 19016

TransUnion Credit Freeze
P.O. Box 160
Woodlyn, PA 19094

1-800-916-8800
<https://www.transunion.com/credit-help>

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 North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.