



MULLEN
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December 19, 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 International Coffee & Tea, LLC (together with its affiliates, “The Coffee Bean & Tea Leaf”) located at 550 S. Hope Street, Suite 2100, Los Angeles, CA 90071, and are writing to notify your office of an incident that may affect the security of certain personal information relating to ninety-seven (97) Maryland residents. The investigation into this matter has concluded, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, The Coffee Bean & Tea Leaf 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 or about June 6, 2024, The Coffee Bean & Tea Leaf became aware of suspicious activity in their computer environment. They promptly launched an investigation, with the assistance of third-party cybersecurity specialists and internal teams, to determine the nature and scope of the event. The investigation determined that on June 6, 2024, an unauthorized actor gained access to certain systems of The Coffee Bean & Tea Leaf. The Coffee Bean & Tea Leaf also subsequently learned of additional unauthorized access to certain limited email accounts used by The Coffee Bean & Tea Leaf on or about April 5 to May 29, 2024, and August 28 to August 29, 2024. The investigation ultimately determined that some information contained in The Coffee Bean & Tea Leaf’s systems was accessed or taken by an unauthorized actor as a result of this activity.

The Coffee Bean & Tea Leaf conducted a time consuming and intensive review of the affected data with the assistance of third-party specialists to identify individuals for whom protected information was included. On November 13, 2024, The Coffee Bean & Tea Leaf confirmed that residents of Maryland were affected by this event. The information that could have been subject to unauthorized access includes name, Social Security number, medical information, and health insurance information.

Notice to Maryland Residents

On or about December 19, 2024, The Coffee Bean & Tea Leaf provided written notice of this incident to ninety-seven (97) 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, The Coffee Bean & Tea Leaf moved quickly to investigate and respond to the incident, assess the security of The Coffee Bean & Tea Leaf systems, and identify potentially affected individuals. Further, The Coffee Bean & Tea Leaf notified federal law enforcement regarding the event. The Coffee Bean & Tea Leaf is also working to implement trainings to its employees and additional. The Coffee Bean & Tea Leaf is providing access to credit monitoring services for one (1) year, through Equifax, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, The Coffee Bean & Tea Leaf is providing impacted individuals with guidance on how to better protect against identity theft and fraud. The Coffee Bean & Tea Leaf 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.

The Coffee Bean & Tea Leaf is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4842.

Very truly yours,



Vincent F. Regan of
MULLEN COUGHLIN LLC

VFR/msz
Enclosure

EXHIBIT A



Secure Processing Center
P.O. Box 3826
Suwanee, GA 30024

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

NOTICE OF<<SECURITY INCIDENT/DATA BREACH>>

Dear <<Full Name>>:

International Coffee & Tea, LLC (together with its affiliates, “The Coffee Bean & Tea Leaf”) writes to inform you of an event that may affect some of your information. Although we have received no indication of any actual or attempted identity theft or fraud as a result of this event, this notice provides information about the event, our response, and resources available to you to help protect your information from possible misuse, should you feel it is necessary to do so.

What Happened?

The Coffee Bean & Tea Leaf became aware of suspicious activity in our computer environment. We promptly launched an investigation, with the assistance of third-party cybersecurity specialists and internal teams, to determine the nature and scope of the event. The investigation determined that on June 6, 2024, an unauthorized actor gained access to certain systems of The Coffee Bean & Tea Leaf. The Coffee Bean & Tea Leaf also learned of unauthorized access to certain limited email accounts used by The Coffee Bean & Tea Leaf on or about April 5 to May 29, 2024, and August 28 to August 29, 2024. The investigation ultimately determined that some information contained in The Coffee Bean & Tea Leaf’s systems was potentially accessed or taken by an unauthorized actor as a result of this activity.

Although we have no evidence that information related to individuals was actually opened or viewed, we are providing you with notice out of an abundance of caution. We conducted a comprehensive review to determine what information was potentially accessible and to whom such information relates. We recently completed this process and then moved quickly to provide notice.

What Information Was Involved?

The investigation determined that the information potentially accessible during the above referenced events could have included your name, <<Breached Elements>>.

What We Are Doing.

The confidentiality, privacy, and security of information in our care are among our highest priorities. Upon becoming aware of the event, we moved quickly and diligently to investigate and respond to the event, assess and further strengthen the security of our systems, and notify potentially affected individuals. We are notifying potentially affected individuals, including you, so that you may take further steps to best protect your information, should you feel it is necessary to do so. We regret any inconvenience or concern this event may cause. As an added precaution, we are offering credit monitoring and identity restoration services through Equifax for <<12/24>> months, at no cost to you.

What You Can Do.

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and credit reports for suspicious activity and to report any suspicious activity promptly to your bank, credit card company, or other applicable institution. Additional information and resources are included in the enclosed *Steps You Can Take Protect Personal Information*. You may also enroll in the complimentary credit monitoring and identity restoration services available to you. Enrollment instructions are attached to this letter.

For More Information.

We understand that you may have questions about this event that are not addressed in this letter. If you have additional questions, please call the dedicated assistance line at 1-888-458-9815, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, excluding major U.S. holidays. Please have this letter ready if you call. You may also write to us at 550 S. Hope Street, Suite 2100, Los Angeles, CA 90071. Again, we take the privacy and security of information in our care very seriously and sincerely regret any inconvenience or concern this event may cause you.

Sincerely,

The Coffee Bean & Tea Leaf

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

Go to www.equifax.com/activate

Enter your unique Activation Code of **<ACTIVATION CODE>** then click “Submit” and follow these 4 steps:

1. **Register:**
Complete the form with your contact information and click “Continue”.
If you already have a myEquifax account, click the ‘Sign in here’ link under the “Let’s get started” header.
Once you have successfully signed in, you will skip to the Checkout Page in Step 4.
2. **Create Account:**
Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
Upon successful verification of your identity, you will see the Checkout Page.
Click ‘Sign Me Up’ to finish enrolling.

You’re done!

The confirmation page shows your completed enrollment.

Click “View My Product” to access the product features.

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, DC 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 District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; (202) 442-9828; and oag.dc.gov.

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 Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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, DC 20580.

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 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.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; 1-401-274-4400, and www.riag.ri.gov. 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.