



MULLEN
COUGHLIN^{LLC}
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426 W. Lancaster Avenue, Suite 200
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December 27, 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 Email Event

To Whom It May Concern:

We represent Matt Kitchie d/b/a Flagship Financial (“Flagship”) located at 55 Sunnybrook Road Sanatoga, PA 19464, and are writing to notify your office of an email event that may affect the security of certain personal information relating to four (4) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Flagship 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 Email Event

Flagship became aware of unusual activity involving an employee’s email account. Flagship investigated the activity and the investigation determined an employee’s email account was accessed by an unknown individual on July 12, 2024. Flagship reviewed the potentially impacted data for personal information and on or around October 15, 2024, the preliminary review was completed. Since then, Flagship worked to validate the data and confirm necessary address information to prepare for notification. While the impacted information varies by individual, it includes name, Social Security number and drivers license number.

Notice to Maryland Residents

On December 27, 2024, Flagship provided written notice of the event to 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 unusual activity, Flagship moved quickly to investigate and respond to the event. The investigation steps included securing the employee email account, assessing the security of the email environment, and investigating the activity to determine what happened. Flagship then took steps to identify potentially affected individuals for purposes of providing notice of this event. Flagship notified federal law enforcement. Flagship is reviewing and enhancing its existing policies and procedures. Flagship is providing access to credit monitoring services for two (2) years, through Experian, to individuals whose personal information was potentially affected by this event, at no cost to these individuals.

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

Flagship is providing written notice of the event to relevant regulatory authorities, as necessary.

Contact Information

Should you have any questions regarding this notification or other aspects of the event, please contact us at (267) 930-4799.

Very truly yours,

Sian M. Schafle of
MULLEN COUGHLIN LLC

SMS/jc2
Enclosure

EXHIBIT A



Return Mail Processing
PO Box 999
Suwanee, GA 30024

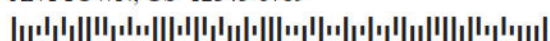
2 1 512 *****ALL FOR AADC 170

SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



December 27, 2024

[Extra4]

Dear Sample A. Sample:

Flagship Financial (“Flagship”) is writing to notify you of an email event at Flagship. This notice provides you with information about the event, our response, and resources available to you to help better protect your information, should you feel appropriate to do so.

What Happened? Flagship became aware of unusual activity involving an employee’s email account. We investigated the activity and the investigation determined an employee’s email account was accessed by an unknown individual on July 12, 2024. Flagship reviewed the potentially impacted data for sensitive information and on or around October 15, 2024, the review was completed. Since then, we worked to validate the data and confirm necessary address information to prepare for notification.

What Information Was Involved? The review determined the following types of personal information relating to you were present in an involved email account and potentially impacted: name [Extra1][Extra2].

What We Are Doing. We take this incident and the security of personal information in our care seriously. Upon discovering the unusual activity, we took steps to secure the employee email account, assess the security of the email environment, and investigate the activity. As part of our ongoing commitment to the privacy of information in our care, we are reviewing and enhancing our existing policies and procedures. As an added precaution, we are offering you access to credit monitoring services for 24 months at no cost to you. More information about these services is included in the *Steps You Can Take to Protect Personal Information* portion of this notice.

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 over the next 12 to 24 months. Any suspicious activity should be promptly reported to your bank, credit card company, or other applicable institution. You may enroll in the offered complimentary monitoring services. Although we are making these services available to you, we are unable to enroll you directly for privacy reasons. Additional information and resources are included in the *Steps You Can Take to Protect Personal Information* portion of this notice.

For More Information. If you have questions, you may contact us at 833-918-8030, Monday through Friday, from 8am - 8pm Central Time (excluding U.S. holidays). You may also write to 55 Sunnybrook Road Sanatoga, PA 19464.

Sincerely,

Flagship Financial

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 24 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 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 24-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** February 28, 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 833-918-8030 by February 28, 2025. Be prepared to provide engagement number B135815 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-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 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	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

As a best practice, consumers should change all passwords to their personal accounts on a regular basis, use strong passwords, and refrain from using the same password for multiple accounts. Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect their 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 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.