

January 29, 2025

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Via Electronic Mail: Idtheft@oag.state.md.us

Attorney General Brown

Office of the Attorney General

Attn: Security Breach Notification

200 St. Paul Place

Baltimore, MD 21202

Re: Data Event Involving OC Fleming Tax

Dear Attorney General Brown:

Wilson Elser Moskowitz Edelman and Dicker LLP (“Wilson Elser”) represents OC Fleming Taxes (“OC Fleming”) with respect to a recent data event that was first discovered by OC Fleming on or about December 17, 2024 (hereinafter, the “Event”). Please know that OC Fleming takes the security and privacy of the information in its control very seriously.

This letter will serve to inform you of the nature of the Event, what information may have been compromised, the number of Maryland residents being notified, and the steps that OC Fleming has taken in response to the Event.

1. Nature of the Event

On or about September 23, 2024, OC Fleming became aware of suspicious activity within its email environment. Upon becoming aware, OC Fleming promptly began an investigation into the scope and nature of the suspicious activity and retained legal counsel. OC Fleming then began a comprehensive review of the data set to determine what sensitive and/or personal information may have been impacted and to whom it related. On December 17, 2024, OC Fleming finished its review of the potentially impacted information.

Although OC Fleming is unaware of any fraudulent misuse of information, the data that may have been exposed as a result of this unauthorized activity included: Social Security number and driver’s license number.

2. Number of Maryland residents affected.

OC Fleming identified and notified 53 individuals potentially affected by this Event. Of those, 3 were residents of Maryland. Notification letters to these individuals were mailed on January 29, 2025, by first class mail. A sample copy of the notification letter is included with this letter under **Exhibit A**.

3. Steps taken in response to the Event.

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Albany, NY | Atlanta, GA | Austin, TX | Baltimore, MD | Beaumont, TX | Birmingham, AL | Boston, MA | Charlotte, NC | Chicago, IL | Dallas, TX | Denver, CO
Detroit, MI | Edwardsville, IL | Garden City, NY | Hartford, CT | Houston, TX | Jackson, MS | Las Vegas, NV | London, England | Los Angeles, CA | Louisville, KY
Madison, NJ | McLean, VA | Merrillville, IN | Miami, FL | Milwaukee, WI | Nashville, TN | New Orleans, LA | New York, NY | Orlando, FL | Philadelphia, PA | Phoenix, AZ
Raleigh, NC | San Diego, CA | San Francisco, CA | Sarasota, FL | Seattle, WA | Stamford, CT | St. Louis, MO | Washington, DC | West Palm Beach, FL | White Plains, NY

OC Fleming is committed to ensuring the security and privacy of all personal information in its control. Upon discovery of the Event, OC Fleming moved quickly to investigate and respond to the Event. Lastly, OC Fleming informed its law firm and began identifying the affected individuals in preparation for notice.

OC Fleming offered 24 months of complimentary credit monitoring and identity theft restoration services through TransUnion to all individuals to help protect their identity. Additionally, OC Fleming provided guidance on how to better protect against identity theft and fraud, including providing 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 the contact details for the Federal Trade Commission.

4. Contact information

OC Fleming remains dedicated to protecting the sensitive information in its control. If you have any questions or need additional information, please do not hesitate to contact me at Daniel.Parziale@wilsonelser.com or 504-702-1712.

Very truly yours,

Wilson Elser Moskowitz Edelman & Dicker LLP



Daniel Parziale, Esq.

EXHIBIT A



OC Fleming Tax Services
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS202



O.C. Fleming Taxes

[REDACTED]
[REDACTED]
[REDACTED]

January 29, 2025

Notice of Data Event

Dear [REDACTED]:

OC Fleming Taxes ("OC Fleming") writes to inform you of a recent event that may impact some of your personal information. OC Fleming takes this event seriously and the privacy, security, and confidentiality of information in our care is among our highest priorities. While OC Fleming is not aware of any actual or attempted misuse of your information to perpetrate financial fraud, out of an abundance of caution, we are providing you with an overview of the event, our response, and resources to help further protect your information, should you feel it necessary to do so.

What Happened?

On or about September 23, 2024, OC Fleming became aware of suspicious activity within its email environment. Upon becoming aware, OC Fleming promptly began an investigation into the scope and nature of the suspicious activity and retained legal counsel. OC Fleming then began a comprehensive review of the data set to determine what sensitive and/or personal information may have been impacted and to whom it related. On December 17, 2024, OC Fleming finished its review of the potentially impacted information. That investigation revealed that certain information related to you may have been accessed or acquired by an unauthorized individual as part of the event.

What Information Was Involved?

OC Fleming determined that the information related to you that may have been accessed or acquired without authorization as a result of the event consists of your name and [REDACTED].

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 promptly to investigate and respond to the event 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. As an added precaution, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for twenty-four (24) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing

you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company, specializing in fraud assistance and remediation services.

While OC Fleming is covering the cost of these services, you will need to complete the activation process yourself.

What You Can Do.

You can learn more about how to help protect you against potential information misuse in the enclosed *Steps You Can Take To Help Protect Personal Information*. There, you will find instructions on how to activate in the complimentary credit monitoring. We also encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and credits reports for suspicious activity, and to report any suspicious activity promptly to your bank, credit card company, or other applicable institution.

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 1-800-405-6108, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time, excluding major U.S. holidays. Please have this letter ready if you call.

Sincerely,

OC Fleming Taxes

Steps You Can Take To Help Protect Personal Information

Activate in Monitoring Services

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. Please note that the code is case-sensitive and will need to be entered as it appears.

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Once enrolled you will have 24 months of monitoring services. At the end of 24 months, the services will be deactivated. 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/>. OC Fleming is located at 1517 Huguenot Road, Midlothian, VA 23113, and can be reached at (804)363-3018.

For New Mexico residents, state law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach. You also have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You 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 you to review your rights pursuant to the Fair Credit Reporting Act at 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, D.C. 20580.

For North Carolina residents, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, and www.ncdoj.gov. You may also obtain information about steps you can take to prevent identify theft from the North Carolina Attorney General at <https://ncdoj.gov/protecting-consumers/protecting-your-identity/protect-yourself-from-id-theft/>.