



MULLEN
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January 30, 2025

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 Rowhouse Financial Partners (“RFP”) located at 711 West 40th St., Suite 362, Baltimore, MD 21211, and are writing to notify your office of a business email compromise at RFP that may affect the security of personal information relating to sixteen (16) Maryland residents (the “Event”). This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, RFP 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

RFP became aware of suspicious activity involving an employee email account and immediately began an investigation. The investigation determined that an unauthorized person gained access to the email account on December 6, 2024. RFP reviewed the potentially impacted data for sensitive information and on or around January 13, 2025, the review was completed. The review identified information relating to Maryland residents including name, Social Security number, and financial account information.

Notice to Maryland Residents

On January 30, 2025, RFP provided written notice of the event to sixteen (16) 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 suspicious activity, RFP moved quickly to investigate and respond. RFP investigated the activity, took steps to secure the email account, assess the security of the email environment, and identify potentially affected individuals. RFP is reviewing and enhancing its existing policies and procedures as well as implementing additional training to its employees. RFP is providing notice recipients access to credit monitoring services for twelve (12) months, through IDX, a ZeroFox company, at no cost to these individuals.

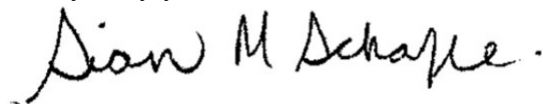
Additionally, RFP's notice provides individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. RFP's notice also provided individuals with information 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.

RFP 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 Event, please contact us at (267) 930-4799.

Very truly yours,

A handwritten signature in black ink that reads "Sian M. Schafle". The signature is fluid and cursive, with a period at the end.

Sian M. Schafle of
MULLEN COUGHLIN LLC

SMS/dep
Enclosure

EXHIBIT A



**ROWHOUSE
FINANCIAL
PARTNERS**

802 Landmark Drive
Suite 111
Glen Burnie, MD 21061
P: (410) 761-2664
F: (410) 761-1953

711 West 40th Street
Suite 362
Baltimore, MD 21211
P: (410) 412-3321
F: (410) 761-1953

To Enroll, Please Call:

1-800-939-4170

Or Visit:

[https://app.idx.us/account-
creation/protect](https://app.idx.us/account-creation/protect)

Enrollment Code: **[Variable Text 2]**

<<Return Mail Address>>

<<Name 1>> <<Name 2>>

<<Address 1>>

<<Address 2>>

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

<<Country>>

<<Date>>

Dear <<Name 1>> <<Name 2>>:

Rowhouse Financial Partners (“RFP” or “we”) is writing to notify you of an email event at RFP. This notice provides you with information about the event, our response, and resources available to you to help protect your information, should you feel it is necessary to do so.

What Happened? We became aware of suspicious activity involving an employee email account and immediately began an investigation. The investigation determined that an unauthorized person gained access to the email account on December 6, 2024. RFP reviewed the potentially impacted data for sensitive information and on or around January 13, 2025, the review was completed.

What Information Was Involved? The review determined the following types of personal information relating to you were present in the involved email account and potentially viewed: name and **[Variable Text 1]**.

What We Are Doing. We take this matter and the security of personal information in our care seriously. Upon learning of the suspicious activity, we took steps to secure the employee email account, assess the security of the email environment, and investigate the activity. We are notifying potentially impacted parties to make them aware of this event and are providing them with resources that they may consider. As part of our ongoing commitment to the privacy of information in our care, we are reviewing and enhancing our existing policies and procedures.

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. Any suspicious activity should be promptly reported to your bank, credit card company, or other applicable institution. Additional information and resources are included in the *Steps You Can Take to Protect Personal Information* section of this letter.

For More Information. If you have additional questions, please contact us at 410-412-3321.

Sincerely,

Matthew Horton
Rowhouse Financial Partners

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services



1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at **1-800-939-4170** to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

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/get-credit-report https://www.transunion.com/credit-freeze https://www.transunion.com/fraud-alerts
1-888-298-0045	1-888-397-3742	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud, 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, PO Box 2000 Chester, PA 19016

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 District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 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/>.