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February 14, 2025

VIA EMAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Email: Idtheft@oag.state.md.us

Dear Sir or Madam:

On behalf of Benjamin & Associates, PC ("Benjamin & Associates"), and pursuant to the Personal Information Protection Act ("PIPA"), Md. Code Ann. Comm. Law 14-3504, this letter provides notice of a recent data security incident. By providing this notice, Benjamin & Associates does not waive any rights or defenses regarding the applicability of Maryland law, including the applicability of the Maryland data notification laws or personal jurisdiction.

Between April and October 2023, Benjamin & Associates discovered that fraudulent tax returns had been filed for twelve (12) of its clients (the "Incident"). Upon becoming aware of these filings, Benjamin & Associates immediately began an investigation by first reaching out to the IRS and its third-party tax filing platform to identify how the returns were filed and what additional steps it should take to protect clients' information going forward. This investigation with the IRS and the tax filing platform was a lengthy process and only towards the end of 2024 did Benjamin & Associates receive all the information it requested from them related to its investigation. Upon receipt of that information, Benjamin & Associates began an additional investigation with help from leading data security and privacy professionals, which recently concluded, finding that there is no unauthorized activity involving Benjamin & Associates' systems. Benjamin & Associates also reported this matter to federal law enforcement and state tax authorities.

Based on the investigation, Benjamin & Associates identified one (1) Maryland resident whose personal information was affected by this situation. The data elements involved for this resident include name, Social Security number, and financial account number. A written notification letter is being mailed to the affected resident today, February 14, 2025, and a sample copy of the individual notice is included with this letter.

Please feel free to contact me with any questions at (716) 898-2102 or dgreene@octillolaw.com.

Sincerely,

OCTILLO

Daniel P. Greene, Esq.
Certified Information Privacy Professional, United States (CIPP/US)
Certified Information Privacy Professional, Europe (CIPP/E)

Encl.

C P A BENJAMIN & ASSOCIATES, PC

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Fax: (703) 893-6221
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February 14, 2025

[redacted]

Dear [redacted],

As discussed with you recently, we are writing to follow up on a matter Benjamin & Associates, PC ("Benjamin & Associates" or "we") has been investigating involving a fraudulent tax filing because we received confirmation in late 2024 that your 2022 tax return funds were redirected to an unfamiliar bank. There have been no additional fraudulent filings since that time, but we are providing you with this letter so you can have more information about this prior matter, the investigation we conducted, and instructions on how you can protect your information.

What Happened?

As you may recall, we previously became aware of a fraudulent tax filing in your name, which resulted in misdirection of your 2022 tax return funds. Upon becoming aware of the fraudulent return, we immediately began an investigation and contacted the IRS and our third-party tax filing platform to assess how the fraudulent return was filed and assess next steps to correct the relevant filings with taxing authorities. This collaboration and investigation with the IRS and the tax filing platform was a lengthy process, as we worked to identify how this could have happened and how to better protect our clients going forward. Our investigation also included notifying state tax authorities and both local and federal law enforcement.

Ultimately, our investigation identified that there was a compromise impacting your information based on the fraudulent return that impacted your 2022 tax return, but we have confirmed through a forensic investigation conducted recently by leading data security and privacy professionals that there is no unauthorized activity involving our systems.

What Information Was Involved?

Based on our analysis of the fraudulent tax filing, we were able to determine that this incident involved unauthorized use of the following information about you in relation to your 2022 tax return: name; Social Security number, and financial account information.

What We Are Doing.

We take this event and the security of information in our care seriously. We reported this matter to the IRS and state tax authorities, which resulted in us resetting credentials for our tax filing accounts, and we also notified both local and federal law enforcement.

What Can You Do?

It is recommended that you remain vigilant, regularly monitor free credit reports and review account statements, and that you report any suspicious activity to financial institutions. We also recommend that you file Form 14039 (Identity Theft Affidavit) with the IRS, and we are available to provide any information you may need to submit that filing.

Please also review the "Additional Resources" section included with this letter, which outlines other resources you can utilize to protect your information.

For More Information:

If you have any other questions about this letter, you can contact us at [redacted], Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time (excluding some U.S. national holidays).

Sincerely,

Benjamin L. Leung, CPA
Owner
Benjamin & Associates, PC

ADDITIONAL RESOURCES

Contact information for the three (3) nationwide credit reporting agencies:

Equifax, P.O. Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111
Experian, P.O. Box 2104, Allen, TX 75013, www.experian.com, 1-888-397-3742
TransUnion, P.O. Box 2000, Chester, PA 19022, www.transunion.com, 1-800-888-4213

Free Credit Report. It is recommended that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity. You may obtain a copy of your credit report, free of charge, once every twelve (12) months from each of the three (3) nationwide credit reporting agencies.

To order your annual free credit report please visit **www.annualcreditreport.com** or call toll free at **1-877-322-8228**.

You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

For Maryland residents: You may obtain a copy of your credit report, free of charge annually. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

Fraud Alert. You may place a fraud alert in your file by calling one (1) of the three (3) nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit.

Security Freeze. You may obtain a security freeze on your credit report, free of charge, to protect your privacy and confirm that credit is not granted in your name without your knowledge. You may also submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report, free of charge, or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place.

To place a security freeze on your credit report, you may be able to use an online process, an automated telephone line, or a written request to any of the three (3) credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for them as well): (1) full name, with middle initial, and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five (5) years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, and display your name, current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

For Maryland Residents: You may obtain information about steps you can take to avoid identity theft from the Federal Trade Commission (contact information above) and the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.marylandattorneygeneral.gov, 1-888-743-0023.

Reporting of identity theft and obtaining a police report. You have the right to obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.