



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

Rebecca J. Jones
Office: (267) 930-4839
Fax: (267) 930-4771
Email: rjones@mullen.law

426 W. Lancaster Avenue, Suite 200
Devon, PA 19333

February 14, 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 Data Event

To Whom It May Concern:

We represent MRA – The Management Association (“MRA”) located at N19 West 24350 Riverwood Drive, Waukesha, WI 53188, and are writing to notify your office of an incident that may affect the security of certain personal information relating to six (6) Maryland residents, on behalf of other entities that own the data at issue.

MRA’s notification to individuals on behalf of data owners is on behalf of data owners is ongoing and occurring on a rolling basis. As such, notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, MRA 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 January 3, 2024, MRA experienced a network disruption. Upon discovery, MRA locked down its systems. MRA immediately launched an investigation and engaged leading independent cybersecurity specialists to assist with its investigation and response. The investigation ultimately determined that an unauthorized actor gained access to certain systems in MRA’s environment, and certain files were copied from the network on or around January 2, 2024. MRA then began a time-intensive and detailed review of the files determined to be affected by this event to determine what information was present in the files and to whom it related. MRA completed this review on November 19, 2024. The information that could have been subject to unauthorized access includes name, Social Security number, and driver’s license number.

Notice to Maryland Residents

On or about January 22, 2025, MRA began providing notice of this incident to impacted individuals. On or about February 14, 2024, MRA provided written notice of this incident on behalf of certain data owners to six (6) 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 incident, MRA moved quickly to investigate and respond to the incident, assess the security of MRA systems, and identify potentially affected individuals. Further, MRA notified federal law enforcement regarding the event. MRA is also working to implement additional safeguards and training to its employees. MRA is providing access to credit monitoring services for two (2) years, through IDX, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, MRA is providing impacted 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. MRA 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.

MRA 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) 930-4839.

Very truly yours,



Rebecca J. Jones of
MULLEN COUGHLIN LLC

RJJ/sep
Enclosure

EXHIBIT A

MRA
P.O. Box 989728
West Sacramento, CA 95798-9728

<<Name 1>> <<Name 2>>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

February 14, 2025

RE: Notice of Data <<Security Incident/Breach>>

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

The Management Association d/b/a MRA (“MRA”) is writing to notify you of a security incident experienced by MRA. MRA was in possession of your information in the regular course of business and in connection with the services performed on behalf of <<Data Owner>>. We are providing you with information about the incident, our response, and steps you can take to protect your information should you feel it is appropriate to do so.

What Happened? On January 3, 2024, MRA experienced a network disruption. Upon discovery, we locked down our systems. We immediately launched an investigation and engaged leading independent cybersecurity specialists to assist with our investigation and response. The investigation ultimately determined that an unauthorized actor gained access to certain systems in our environment, and certain files were copied from our network on or around January 2, 2024. We then began a time-intensive and detailed review of the files determined to be affected by this event to determine what information was present in the files and to whom it related. We completed this review on November 19, 2024. You are receiving this letter because we determined through our review that information related to you was present in the affected files. We have worked since this time to verify the information at issue and coordinate our efforts with <<Data Owner>> in order to provide appropriate notice to you.

What Information Was Involved? The information impacted during the incident included your name in combination with the following data elements: <<data elements>>. We have no evidence of any actual misuse of this information as a result of this incident.

What We Are Doing. In response to this incident, we are providing you with access to <<12/24>> months of credit monitoring and identity protection services at no cost to you through IDX, the data breach and recovery services expert. IDX identity protection services include credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

Upon discovering this incident, we took immediate steps to further secure our environment and conducted a thorough investigation of the incident with third-party specialists. Additionally, we reported the incident to federal law enforcement.

While we already had strict security measures in place and regularly undertake independent security audits, MRA has also implemented additional technical safeguards and works with outside specialists to continually monitor all of our systems.

What You Can Do. We encourage you to enroll in the credit monitoring and identity protection services we are making available to you. Instructions about how to enroll in these services and additional resources available to you are in the enclosed *Steps You Can Take to Help Protect Personal Information*. We also 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.

For More Information. We understand you may have additional questions not addressed by this letter. If you have questions, please contact IDX at 1-866-659-8040 representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is May 14, 2025.

We sincerely apologize that this incident occurred and regret any inconvenience it may cause you.

Sincerely,

Susan Fronk

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Enroll in Monitoring Services

1. Website and Enrollment. Scan the QR image or 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 1-866-659-8040 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit 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 a consumer is the victim of identity theft, he or she is entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you 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, depending on whether the request is made online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number or copy of Social Security card;
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 you 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	1-833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud 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

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your 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. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim of identity theft. 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; 202-727-3400; 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/>. MRA is located at 19 West 24350 Riverwood Drive, Waukesha, WI 53188.

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. MRA is located at 19 West 24350 Riverwood Drive, Waukesha, WI 53188.